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ABSTRACT

This handbook for consumers begins with information on its use, content, and other sources of help. The handbook is then divided into two sections. Part I, How to Be a Smart Consumer, lists tips on getting the most for your money, handling your own complaint, and writing a complaint letter. It provides information on the following consumer issues: airline travel; selecting child care; credit cards; environment; selecting a financial institution; health hoaxes, food fads, and dangerous diets; home improvements; home shopping; long distance telephone service; mail fraud; 900 numbers; protecting your credit rating and personal privacy; product safety warnings and recalls; choosing a school; smoke detectors; used cars/car repairs; and warranties and guarantees. Part II, which is updated every 2 years by the U.S. Office of Consumer Affairs, lists offices to contact for help with consumer problems or questions. It includes the following: corporate consumer contacts; car manufacturers; Better Business Bureaus; trade association and other resolution programs; state, county, and city government consumer protection offices; state agencies on aging; state banking authorities; state insurance regulators; state utility commissions; state vocational and rehabilitation agencies; state Weights and Measures offices; military commissary and exchange contacts; Federal Information Center; selected federal agencies; and Federal Telecommunications Devices for the Deaf directory. A subject index is provided. (YLB)

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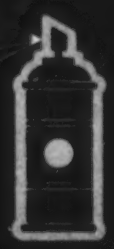
CONSUMER'S

RESOURCE HANDBOOK



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United States Office of Consumer Affairs
Washington, DC

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"Two out of every three dollars spent in America's marketplace are spent by individual consumers. These dollars help create jobs and opportunity for men and women across the country. They also contribute to a strong national economy.

The ingenuity of American business in meeting the demands of consumers has helped keep our markets growing and made our lives more comfortable. In our Nation's free enterprise system, we rely on the ability of consumers and private industry to balance each other's needs and interests in the marketplace, with government intervening only to ensure fairness and the safety of goods and services . . ."

Excerpt from President Bush's 1990 Proclamation of National Consumers Week, April 22-28, 1990.

Consumer's Resource Handbook

Published by the United States Office of Consumer Affairs

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U.S. Office of Consumer Affairs
Washington, D.C.

Dear Consumer:

I am delighted to introduce the sixth edition of the *Consumer's Resource Handbook*. This award-winning guide is one of the most popular books ever published by the Federal government.

Consumers are faced with many challenges and opportunities in today's complex marketplace. To compete in our ever-changing economy, consumers must have certain basic skills and a knowledge of what to do and where to go should problems arise. Educators, parents, business and consumer leaders, the media, and public officials share the responsibility and challenge of ensuring that Americans gain such knowledge and skills.

If each of these groups takes on that responsibility, everyone will benefit.

If you have a consumer complaint or problem, this guide provides the addresses and telephone numbers of sources to contact for help. Whether you are choosing a school or financial institution, protecting the environment or your privacy, or concerned about another consumer issue, the *Consumer's Resource Handbook* is filled with tips that will help you make smart choices.

I hope you find this *Handbook* useful.

Sincerely,

Ann Windham Wallace

Ann Windham Wallace
Director

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How to Use this Handbook

The *Consumer's Resource Handbook* is divided into two sections. Part I, "How to be a Smart Consumer," lists tips on getting the most for your money, handling your own complaint and writing a complaint letter. Part I also provides tips on several consumer issues, including protecting personal privacy, finding child care and preventing credit card fraud.

Part II of the *Handbook*, which is updated every two years by the U.S. Office of Consumer Affairs, lists offices you can contact for help with consumer problems or questions. This section includes "Corporate Consumer Contacts," "Car Manufacturers," "Better Business Bureaus," "Trade Association and Other Dispute Resolution Programs," "State, County and City Government Consumer Offices," "Selected Federal Agencies," and "Military Commissary and Exchange Contacts." Check the "Table of Contents" for a complete list of the offices in this part of the book.

There is a subject "Index" at the back of the *Handbook* to help you locate information about specific topics.

What's in the Handbook

Corporate Consumer Contacts

Many companies have consumer affairs or customer relations departments to answer questions or help resolve consumer complaints.

The addresses and telephone numbers of more than 750 companies are listed in the "Corporate Consumer Contacts" section of this *Handbook*, beginning on page 16. If you write to the company, you may use the sample letter on page 6 as a guide for your own letter.

Car Manufacturers

Most foreign and American car manufacturers have national or regional offices which handle consumer complaints not resolved by your local car dealer. The list of "Car Manufacturers" begins on page 41.

Better Business Bureaus

There are approximately 200 Better Business Bureaus (BBBs) in the United States. These bureaus are non-profit organizations, sponsored by private local businesses. They offer a variety of services. These services include general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company's complaint-handling performance.

The Council of Better Business Bureaus, which is sponsored by national companies, also offers consumer education programs and reports on charitable organizations. The address for the Council and a list of BBBs operating in the United States begin on page 45.

Trade Association and Other Dispute Resolution Programs

There are nearly 40,000 trade and professional associations in the United States, representing a variety of interests (for example, banking, insurance, clothing manufacturing) and professions (for example, accountants, lawyers, doctors, therapists).

Some of these associations and their members have established programs to help consumers with complaints not resolved at the point of purchase.

Trade associations have various consumer functions, which are described in *National Trade & Professional Associations of the United States*. Check your local library for this book and related sources of help.

A list of "Trade Association and Other Dispute Resolution Programs" begins on page 49.

State, County and City Government Consumer Offices

State and local consumer protection offices can help you with consumer questions or problems. They are a good source of information because many of them enforce consumer protection and fraud laws. State and local consumer protection offices can help you resolve consumer complaints and often provide consumer education information.

If you want to file a complaint, call your local consumer protection office to learn what you need to do. A list of state, county and city government consumer protection offices begins on page 52.

Many states also have special commissions and agencies to handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. These agencies are listed separately, beginning on page 65.

In addition, a variety of other helpful community services might be available in your area. For example, county and state Cooperative Extension Services offer information about health, safety, product comparisons, financial planning and nutritional needs. Information about these and other state and local services can be found at your library and in the telephone directory in the city, municipal, county or state government listings.

Selected Federal Agencies

Many Federal government agencies can help you with consumer questions and complaints. A number of these agencies have enforcement authority and/or complaint-handling responsibilities. The Federal agencies listed, beginning on page 82, respond to consumer complaints and inquiries.

A list of Federal agencies with Telecommunications Devices for the Deaf (TDDs) begins on page 88.

Military Commissary and Exchange Contacts

Interested consumers will find a list of "Military Commissary and Exchange Contacts" on page 80. The list includes the regional offices and headquarters for all the Armed Forces Exchanges and Commissaries.

Other Sources of Help

Libraries

Local libraries can be a good source of help. Many of the publications mentioned in this *Handbook* can be found in public libraries. Some university and other private libraries also allow individuals to use their reference materials. Check your local telephone directory for the location of nearby libraries.

Media Programs

Local newspapers and radio and television stations often have "Action Line" or "Hot Line" services. These programs might be able to help consumers with their problems. Sometimes these programs, because of their influence in the community, are successful in helping to resolve consumer complaints. Some action lines select only the most severe problems or those that occur most frequently. They might not be able to handle every complaint.

To find these services, check with your local newspapers, radio and television stations, or local library.

Occupational and Professional Licensing Boards

Many state agencies license or register members of various professions, including doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, car repair shops, employment agencies, collection agencies, beauticians, and television and radio repair shops.

In addition to setting licensing standards, these boards also issue rules and regulations, prepare and give examinations, issue, deny or revoke licenses, bring disciplinary actions and handle consumer complaints.

Many boards have referral services or consumer education materials to help you select a professional. If you have a complaint and contact a licensing agency, the agency will contact the professional on your behalf. If necessary, they might conduct an investigation and take disciplinary action against the professional. This action can include probation or license suspension or revocation.

To find the local office of an occupational or professional licensing board, check your local telephone directory under the headings of "Licensing Boards" or "Professional Associations" or look for the name of the individual agency. If there is no local office, contact the state consumer office.

Legal Help

Please note that some of the sources of help listed in the *Consumer's Resource Handbook* have a policy of declining complaints from consumers who have sought prior legal counsel.

Small Claims Courts

Small claims courts were established to resolve disputes involving claims for small debts and accounts. While the maximum amounts that can be claimed or awarded differ from state to state, court procedures generally are simple, inexpensive, quick and informal. Court fees are minimal, and you often get your filing fee back if you win your case. Generally, you will not need a lawyer. In fact, in some states, lawyers are not permitted. If you live in a state that allows lawyers and the party you are suing brings one, do not be intimidated. The court is informal, and most judges make allowances for consumers who appear without lawyers.

Remember, even though the court is informal, the ruling must be followed, just like the ruling of any other court.

If the party bringing the suit wins the case, the party who lost often will follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party can go back to court and ask for the order to be "enforced." Depending on local laws, the court might, for example, order property to be taken by law enforcement officials and sold. The winning party will get the money from the sale up to the amount owed. Alternatively, if the person who owes the money receives a salary, the court might order the employer to garnish or deduct money from each paycheck and give it to the winner of the lawsuit.

Check your local telephone book under the municipal, county or state government headings for small claims court offices. When you contact the court, ask the court clerk how to use the small claims court. To better understand the process, sit in on a small claims court session before taking your case to court. Many small claims courts have created dispute resolution programs to help citizens resolve their disputes. These dispute resolution processes (e.g., mediation and conciliation) often simplify the process. For example, in mediation, both people involved in the small claims dispute meet, sometimes in the evenings or weekends, and with the assistance of a neutral, third-party mediator, discuss the situation and create their own agreement.

Research indicates that if both people show up for the mediation, 85-90% of the time an agreement is reached. Just as importantly, researchers learned in follow-up, six months after the session, that 85% of the agreements were "substantially fulfilled."

Considering this, when you contact your small claims court, ask first about their mediation or conciliation process.

For additional information about dispute resolution, contact the American Bar Association, Standing Committee on Dispute Resolution, 1800 M Street, N.W., Washington, D.C. 20036, (202) 331-2258.

Legal Aid Offices

Legal Aid offices help individuals who cannot afford to hire private lawyers. There are more than 1,000 of these offices around the country staffed by lawyers, paralegals and law students. All offer free legal services to those who qualify. Funding is provided by a variety of sources, including Federal, state and local governments and private donations. Many law schools nationwide conduct clinics in which law students, as part of their training, assist practicing lawyers with these cases.

Legal Aid offices generally offer legal assistance with such problems as landlord-tenant relations, credit, utilities, family issues (e.g., divorce and adoption), social security, welfare, unemployment and workmen's compensation. Each Legal Aid office has its own board of directors which determines the priorities of the office and the kinds of cases handled. If the

Legal Aid office in your area does not handle your type of case, it should be able to refer you to other local, state or national organizations that can provide advice or help. Check the telephone directory or call your local consumer protection office to find the address and telephone number of the Legal Aid or Legal Services office near you. If you would like a directory of Legal Aid offices around the country, contact the National Legal Aid and Defender Association, 1625 K Street, N.W., 8th Floor, Washington, D.C. 20006, (202) 452-0620.

Legal Services Corporation

The Legal Services Corporation (LSC) was created by Congress in 1974. There are LSC offices in all 50 states, Puerto Rico, the Virgin Islands, Guam and Micronesia. To find the LSC office nearest you, check the telephone directory, call the Federal Information Center (FIC) listed on page 81, or call the LSC Public Affairs Office at (202) 863-4089. If you wish to buy a full directory of all LSC programs, write or call:

Public Affairs
Legal Services Corporation
400 Virginia Avenue, S.W.
Washington, DC 20024-2751
(202) 863-4089

Finding a Lawyer

If you need help finding a lawyer, check with the Lawyer Referral Service of your state, city or county bar association listed in local telephone directories.

Complaints about a lawyer should be referred to your state, county or city bar association.

Other Consumer Information

Consumer Credit Counseling Services

Counseling services provide assistance to individuals having difficulty budgeting their money and/or meeting necessary monthly expenses. Many organizations, including credit unions, family service centers and religious organizations, offer some type of free or low-cost credit counseling.

The Consumer Credit Counseling Service (CCCS) is one non-profit organization that provides money management techniques, debt payment plans and educational programs. Counselors take into consideration the needs of the client, as well as the needs of the creditor, when working out a debt repayment plan. You can find the CCCS office nearest you by contacting the National Foundation for Consumer Credit, Inc., 8611 Second Avenue, Suite 100, Silver Spring, MD 20910-3372, 1 (800) 388-CCCS (toll free).

Consumer Groups

Private and voluntary consumer organizations usually are created to advocate specific consumer interests. In some communities, they will help individual consumers with complaints. However, in most cases, they have no enforcement authority. To find out if such a group is in your community, contact your state or local government consumer protection office. A list of the state and local offices begins on page 52.

Consumer Information Catalog

The *Consumer Information Catalog* lists approximately 200 free or low-cost Federal booklets with helpful information for consumers. Topics include careers and education, cars, child care, the environment, Federal benefits, financial planning, food and nutrition, health, housing, small business and more. This free *Catalog* is published quarterly by the Consumer Information Center of the U.S. General Services Administration. Single copies of the *Catalog* only may be ordered by sending your name and address to *Catalog*, Consumer Information Center, Pueblo, CO 81009 or by calling (719) 948-4000. Non-profit groups that can distribute 25 copies or more each quarter can automatically receive copies by writing for a bulk mail card.

Part I
How to Be a Smart Consumer

Getting the Most for Your Money and Avoiding Consumer Problems

Today's marketplace offers a variety of products and services. In order to be a smart consumer, here are some things to think about before and after you make a purchase.

Before you buy

- Think about what you really need and what product or service features are most important to you.
- Compare brands. Ask for word-of-mouth recommendations and look for expert product comparison reports. Check your local library for magazines and other publications that compare products and services.
- Compare stores. Look for a store with a good reputation and plan ahead to take advantage of sales.
- Check with your local Better Business Bureau (BBB) or consumer protection office to find out about the company's complaint record.
- Check for any extra charges, for example, delivery fees, installation charges and service costs.
- Read warranties to understand what you must do and what the manufacturer must do if you have a problem (see the consumer tip on warranties on page 15).
- Read contract terms carefully. Make sure all blank spaces are filled in before you sign a contract.
- Ask the salesperson to explain the store's return or exchange policy.
- Do not assume an item is a bargain just because it is advertised as one.

After you buy

- Read and follow the instructions on how to use the product or service.
- For safety and to protect your warranties, use the product only for the purposes outlined by the manufacturer's instructions.
- Read and understand the warranty. Keep in mind that you might have additional warranty rights in your state. Check with your state or local consumer office for more information. A list of these offices begins on page 52.
- Keep all sales receipts, warranties, service contracts and instructions.
- If trouble develops, report the problem to the company as soon as possible. Trying to fix the product yourself might cancel your rights to service under the warranty.
- Keep a file of your efforts to resolve the problem, including the names of the individuals you speak with and the date, time and outcome of the conversation. Keep copies of the letters you send to the company and any replies it sends to you.

Handling Your Own Complaint

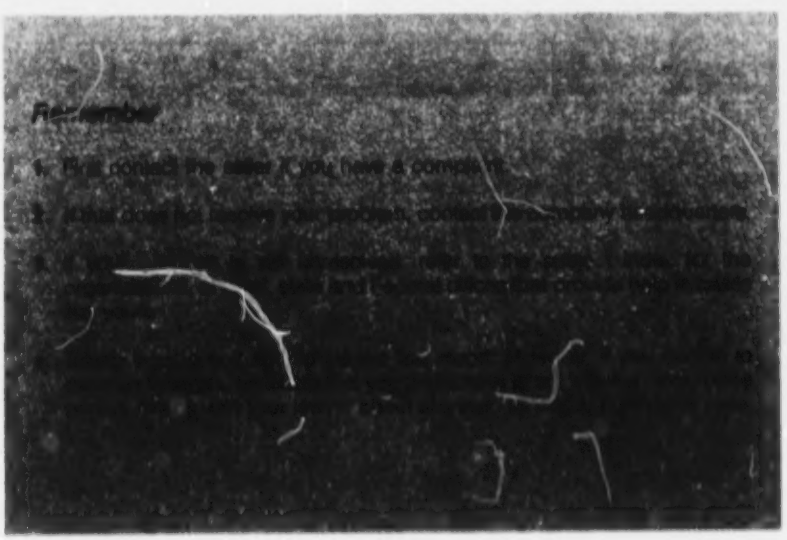
As a consumer, you have the right to expect quality products and services at fair prices. If something goes wrong, there are things you can do to resolve the problem. Here are some suggestions for handling your own complaint.

Save records

Start a file about your complaint. Include copies of sales receipts, repair orders, warranties, canceled checks and contracts which will back up your complaint and help resolve your problem.

Describe the problem

When you complain, be sure to describe the problem, what (if anything) you have done already to try to resolve it and what you think is a fair solution. Do you want your money back? Would you like the product repaired? Do you want the product exchanged?



Go back to where you made the purchase

Contact the business that sold you the item or performed the service. Calmly and accurately explain the problem and what action you would like taken. Avoid displays of anger; they usually don't help. If a salesperson is not helpful, ask for the supervisor or manager and restate your case. Most consumer problems are resolved at this level. Chances are yours will be, too.

Allow each person you contact time to resolve your problem before contacting someone else for help.

Keep a record of your efforts and include notes about whom you spoke with and what was done about the problem. Save copies of any letters you send to the company as well as letters sent to you.

Don't give up

If you are not satisfied with the response at the local level, don't give up. Call or write a letter to the person responsible for consumer complaints at the company's headquarters. Many companies have toll free telephone numbers. Often these toll free "800" numbers are printed on product packaging. Check your local library for a directory of toll free telephone numbers or call 1 (800) 555-1212 to learn whether a company has a toll free number. If you're writing a letter, send your letter to the consumer office or the president of the company.

How to Write a Complaint Letter

Where to write

If talking with a salesperson or higher-level company representative does not resolve the problem, you will need to write a letter to the company to resolve your complaint. For a list of many corporate consumer contacts and their addresses, see page 16.

If there is no listing for the company, check the reference section of your local library. The following books might help you locate useful company and brand name information:

- *Standard & Poor's Register of Corporations, Directors and Executives;*
- *Standard Directory of Advertisers;*
- *Thomas Register of American Manufacturers;*
- *Trade Names Dictionary;* and
- *Dun & Bradstreet Directory.*

What to write

- The letter should include your name, address, home or work telephone numbers, and account number, if appropriate.
- Make your letter brief and to the point. List all the important facts about your purchase, including the date and place you made the purchase and any information you can give about the product, for example, the serial or model number.
- If you are writing to complain about a service you received, describe the service and who performed it.
- State exactly what you want done about the problem and how long you are willing to wait to resolve it. Be reasonable.
- Include copies of all documents regarding your problem; be sure to send COPIES, NOT ORIGINALS.
- Don't write an angry, sarcastic or threatening letter. The person reading your letter probably was not responsible for your problem, but might be very helpful in resolving it. Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.
- Keep a copy of all letters to and from the company.
- The sample letter on page 6 is a guide to help you write a complaint letter. Remember, if you write a letter to a Better Business Bureau, government agency, trade association or other source of help, give information about what you have done so far to try to get your complaint resolved.

How to mail your letter

The complaint letter should be sent by certified mail, with a return receipt requested. This will cost more, but the receipt will provide evidence that the letter was received and who signed for it. However, to protect against the letter being misplaced or lost en route, you might want to send it by registered mail. This will cost more than certified mail, but it guarantees that all post office personnel handling the letter will sign off on it.

Sample Complaint Letter

(Your Address)
(Your City, State, Zip Code)
(Date)

(Name of Contact Person)
(Title)
(Company Name)
(Street Address)
(City, State, Zip Code)

(Dear Contact Person):

- describe your purchase
- name of product, serial numbers
- include date and location of purchase

On (date), I purchased (or had repaired) a (name of the product with serial or model number or service performed). I made this purchase at (location, date and other important details of the transaction).

- state the problem
- give the history

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem).

- ask for specific action
- enclose copies of documents

Therefore, to resolve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (copies, NOT originals) of my records (receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

- allow time for action or response
- include how you can be reached

I look forward to your reply and a resolution to my problem, and will wait (set a time limit) before seeking third-party assistance. Please contact me at the above address or by phone at (home or office numbers with area codes).

Sincerely,

(your name)
(your account number)

Keep copies of your letter and all related documents

Consumer Tips

This section contains several suggestions to help you become a smarter consumer. It includes tips on how to choose child care, find the best school for you or your child, and protect your privacy.

Remember to check with your local consumer protection office and Better Business Bureau for other consumer information on a variety of topics. Their addresses are listed on pages 52 and 45, respectively.

Airline Travel

Almost every day, newspapers and radio and television stations advertise discount and special offer airline tickets. To find the offer that best meets your needs, use the following guidelines:

1. Travel agents are sources of information about fares, schedules and baggage limits, as well as local businesses that can issue airline tickets and boarding passes. In addition, travel agencies sometimes purchase discount seats to popular destinations. So check with travel agents, even if the airlines are sold out. Remember, by being an informed consumer, you can help with your agent's search for bargain fares by sharing information your agent might not have seen yet.

2. When making your airline reservation, always ask about fees or penalties for changing or canceling a reservation or a paid ticket. There might be a variety of ticket prices, with varying penalties and conditions. Choose the one that best fits your needs. In general, the less expensive the fare, the more restrictions it is likely to include. So, if price is important to you, book early and make sure your plans will not change!

3. Read the disclosure statement on the back of your ticket. It explains your rights and responsibilities as a passenger, as well as the airline's liability for overbooking seats or for losing or damaging luggage. However, not all passenger rights are included on the back of an airline ticket; some are incorporated by reference. Travelers wanting more information should ask the airline for a copy of its "Conditions of Carriage." In addition, the U.S. Department of Transportation publishes a booklet called "Fly Rights," which is available from the Consumer Information Center (see the listing on page 82).

4. When flights are overbooked, airlines must ask for volunteers to give up their reservations in exchange for compensation of the airline's choosing. If you volunteer, be sure to get any compensation arrangements in writing.

5. If you are "bumped" or involuntarily reassigned to a later flight, the airline must provide a written statement of your rights and entitled compensation. The complete rules for compensation are available at all airport ticket counters and boarding locations.

Selecting Child Care

Choosing child care is an important issue for many parents. Some alternatives are day care centers, family child care homes, pre-schools, in-house caregivers (nannies) and co-op child care programs. Parents should look at the available child care alternatives and pick one that best meets their needs. Here are some questions parents should ask when looking for child care.

1. What are the licensing laws for day care providers in your city, county or state? Your local consumer protection office is a good place to start checking for this information.

2. Do caregivers have references? What about special training in child development and education? How many children does each adult watch?

3. Is the home or center clean? Are such potential poisons as cleaning supplies out of reach and locked up? Are meals and snacks nutritious, adequate, and safely prepared and served? Is there enough space inside and outside in which the children can play? Is the playground fenced?

4. If the center is large, do visitors and children sign in and out? What are the safety precautions in case of fire or other emergencies?

5. What about sick children? Do they stay home? What if a child needs medical help? Is someone on staff trained in first aid, including cardiopulmonary resuscitation (CPR) and the Heimlich Maneuver?

6. What are the fees for half-days, overtime or sick children? Are you required to pay for days a child does not attend, for example, during a family vacation?

7. How does the staff discipline children? How much of each day is filled with planned activities? Are activities geared to the child's age and development?

8. Are the children's drawings or projects displayed and changed often? Is there a designated space for your child's belongings?

9. Do caregivers tell you what your child did that day? Do they discuss how your child is doing overall?

After your child is in a program, you should ask:

1. Does your child talk happily about the program?

2. Do you meet new employees? Do they talk to your child?

For employers, the Department of Labor Women's Bureau Work and Family Clearinghouse provides information about child and elder care. For more information, call 1 (800) 827-5335 (toll free).

Credit Cards

The following suggestions can help you when selecting a credit card company or using your credit cards.

1. Keep in a safe place a list of your credit card numbers, expiration dates and the phone number of each card issuer.

2. Credit card issuers offer a wide variety of terms (annual percentage rate, methods of calculating the balance subject to the finance charge, minimum monthly payments and actual membership fees). When selecting a card, compare the terms offered by several card issuers to find the card that best suits your needs.

3. When you use your credit card, watch your card after giving it to a clerk. Promptly take back the card after the clerk is finished with it and make sure it's yours.

4. Tear up the carbons when you take your credit card receipt.

5. Never sign a blank receipt; draw a line through any blank spaces above the total when you sign receipts.

6. Save your purchase receipts until the credit card bill arrives. Then, open the bill promptly and compare it with your receipts to check for possible unauthorized charges and billing errors.

7. Write the card issuer promptly to report any questionable charges. Telephoning the card issuer to discuss the billing problem **does not** preserve your rights. Do not include written inquiries with your payment. Instead, check the billing statement for the correct address for billing questions. The inquiry must be in writing and must be sent within 60 days to guarantee your rights under the Fair Credit Billing Act.

8. Never give your credit card number over the telephone unless you made the call or have an account with the company calling you. Never put your card number on a post card or on the outside of an envelope.

9. Sign new cards as soon as they arrive. Cut up and throw away expired cards.

10. If any of your credit cards are missing or stolen, report the loss as soon as possible to the card issuer. Check your credit card statement for a telephone number for reporting stolen credit cards. Follow up your phone calls with a letter to each card issuer. The letter should contain your card number, the date the card was missing and the date you called in the loss.

11. If you report the loss before a credit card is used, the issuer cannot hold you responsible for any future unauthorized charges. If a thief uses your card before you report it missing, the most you will owe for unauthorized charges is $50 on each card. A special note of warning: If an automatic teller machine (ATM) card is lost or stolen, the consumer could lose as much as $500 if the card issuer is not notified within two business days after learning of the loss or theft.

12. When writing checks for retail purchases and to protect yourself against fraud, you may refuse to allow a merchant to write your credit card number on your check. However, if you refuse, the merchant might legally refuse to sell you the product. There is probably no harm in allowing a merchant to verify that you hold a major credit card and to note the issuer and the expiration date on the check.

13. If a merchant indicates he or she is using credit cards as back-ups for bounced checks, or refuses your sale because you refuse to provide personal information (including your phone number) on the bankcard sales slip, report the store to the credit card company. The merchant might be violating his or her agreement with the credit card companies. In your letter to the credit card company, provide the name and location of the merchant.

Environmental Tips

How to dispose of everyday trash or garbage (often called solid waste) is an issue of interest to many consumers, businesses, environmentalists and government officials. Here are some tips designed to help you understand the garbage, or solid waste, disposal issue. These tips also might help you evaluate the environmental claims some companies are making about their products and packages.

1. The Environmental Protection Agency (EPA) has outlined a three-part solid waste management plan. It includes source reduction or reducing the amount of waste created in the first place, recycling and composting, waste-to-energy incineration and landfilling.

2. The EPA also has issued its suggestions on how individual consumers can help solve the solid waste problem. They are REDUCE the amount of waste that you throw away, REUSE products whenever possible, and RECYCLE as many products and packages as you possibly can.

3. If you wish to use environmental claims to compare products, specific claims are usually more meaningful. Two examples of specific claims could be "50% less packaging than an earlier container" or "contains 25-30% recycled content." Claims about a product or package like "environmentally friendly" or "safe for the environment" can be misleading because they are so broad and vague. Environmental issues are very complex. If you have questions about a company's environmental claims, call or write the company. A list of corporate consumer contacts begins on page 16 of this *Handbook*.

4. The environmental benefits of a "degradable" product depend on how it is handled after disposal. A degradable product will break down if exposed to air, water, light and/or micro-organisms over time. Therefore, a degradable product might be appropriate for a composting system, if there is a composting system nearby that can safely and effectively compost the discarded product into a usable product. However, if the degradable product will end up in a landfill, and that is where more than 70% of waste ends up now, it might not degrade in any meaningful way because landfills are designed to keep out air, water and light. Additionally, if the product will be incinerated or recycled, the degradability of the product is not important. Check with your local solid waste management office to find out what waste disposal system is used in your community. If there is a composting facility in your area, be sure to ask what kinds of compostable materials it will accept. For example, some composting programs are limited to yard waste, leaves, etc.

5. It is technically possible to recycle many materials, for example, paper, metal, glass and plastic. The key question is whether these materials can be recycled in your community. Does your community ask you to separate one or more types of materials from the rest of your trash for curbside pick-up? Or, is there a drop-off recycling center that accepts that type of material? If a product labeled "recyclable" is not separated from the rest of your trash, it is not likely to be recycled. Check with your local solid waste management office to find out which products and packages are recyclable in your community.

6. Many products are being made from recycled materials. This helps "complete the loop" of recycling by using recycled materials to make new products. If you wish to buy a product made primarily from recycled material, check to see if the percentage of recycled material is listed on the product or package.

For additional information about environmental claims or the garbage disposal programs in your community, contact your state or local consumer protection office. This office will be able to refer you to the local solid waste management authority. A list of the state and local consumer protection offices begins on page 52.

Selecting a Financial Institution

Finding the right bank, savings and loan, or credit union means figuring out your OWN needs first! Answering the following questions should help you identify your "banking personality" and make choosing a financial institution a bit easier.

1. What is your goal in establishing a banking relationship? Answers might include "to save money," "to have a checking account," "to get a loan" or all of the above.

2. How much money can you keep on deposit each month and how many checks will you write? Knowing this will help you judge how complex or simple an account you need.

3. Will you be buying a home or car or making another large purchase in the near future? If so, you'll want to find out about the types of loans offered by the institutions you are considering.

4. If you hope to save for a big expense or toward your child's (or your own) future education, you'll also want to find out how many different savings programs are offered.

5. What time of day do you prefer to do your banking? Do you like the convenience of automated teller machines (ATMs) or do you prefer to deal with live tellers? Answering these two questions will help you determine if you'd be happier at a financial institution with regular, evening or weekend hours or one with a wide network of ATMs.

6. What does the financial institution charge for services like cashier's checks, safe deposit boxes and stop payment orders? Is there a charge for using an automated teller machine? Is there a monthly service charge, or must you maintain a minimum balance in your account to avoid a charge?

Now, you are ready to narrow your options to specific financial institutions. Phone or visit several near your home or office because they are likely to be the most convenient. Take your answers to the above questions with you and find out which accounts and services are most likely to match your needs. Then compare fees and service charges, as well as deposit and loan interest rates.

Price might not be the most important factor in your "banking personality," so you also should take a minute to think about how comfortable you feel at each institution. For example, are your questions answered quickly and accurately? Do customer service personnel offer helpful suggestions?

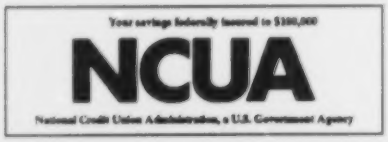
Remember, you can choose more than one financial institution to provide you with different banking services.

Before making your final choice, make sure the institutions you're considering are federally insured. This means your deposits will be protected up to $100,000. All federally insured financial institutions are required to display a federal deposit insurance sign (see below for the appropriate signs) at each teller's window or teller station.

The official bank sign looks like this:

The official savings association sign looks like this:

The official credit union sign looks like this:



Health Hoaxes, Food Fads and Dangerous Diets

Consumers spend millions of dollars each year on phony medicines and treatments, food fads, and weight loss products and diets that simply do not work and might be dangerous. The information below will help you avoid buying unproven health and diet products or programs.

1. If a health claim sounds too good to be true, there's a good chance it is. Be skeptical about claims offering "miracle or secret cures" or "scientific breakthroughs." True cures or breakthroughs are always publicized widely in the media; there are no secret cures.

2. Check with a licensed health professional or credible health organization (for example, the American Cancer Society or the American Dietetics Association) before buying "cures" or "miracle diets." For example, science has not yet found a cure for arthritis, as the Arthritis Foundation could tell you, so products that promise to cure you of the disease are phony.

3. Be aware that health frauds, food fads and fake diet products might rob you of more than your money. They might ruin your health or even take your life.

BEST COPY AVAILABLE

Home Improvements

Hiring a contractor to renovate your home, add a room or make some other improvement can be a confusing maze of contracts, licenses, permits and payment schedules. The suggestions listed below can help guide you through that maze.

1. Compare costs by getting more than one estimate or bid. Each estimate should be based on the same building specifications, materials and time frame.

2. Before choosing a contractor, check with state, county or local consumer protection agencies to see if any complaints have been filed against the contractor. Ask about information on unresolved cases and how long a contracting company has been in business under its current name.

3. Ask a potential contractor for a list of previous customers whom you could call to find out about work quality and if they would hire that contractor for future work.

4. Check with your local building inspections department to see if licensing and/or bonding are required of contractors in your area. If so, ask to see the contractor's license and bonding papers.

5. Before signing a written contract, be sure it includes the contractor's full name, address, phone number and professional license number (where required), a thorough description of the work to be done, grade and quality of materials to be used, agreed upon starting and completion dates, total cost, payment schedule, warranty, how debris will be removed and any other agreement information. Never sign a partially blank contract. Fill in or draw a line through any blank spaces.

6. Most contractors have liability and compensation insurance to protect the customer from a lawsuit in the event of an accident. Ask to see a copy of the insurance certificate.

7. If the work requires a building permit, let the contractor apply for it in his name. That way, if the work does not pass inspection, you are not financially responsible for any corrections that must be made.

8. When you sign a non-emergency home improvement contract in your home and in the presence of a contractor (or contractor's representative), you usually have three business days in which to cancel the contract. You must be told about your cancellation rights and be provided with cancellation forms. If you decide to cancel, it is recommended that you send a notice of cancellation by telegram or certified mail, return receipt requested.

9. For a remodeling job involving many subcontractors and a substantial amount of money, it is wise to protect yourself from liens against your home in case the contractor does not pay subcontractors or suppliers. If state law permits, add a release-of-lien clause to the contract or place your payments in an escrow account until the work is completed.

10. If you cannot pay for a project without a loan, add a clause to your contract stating it is valid only if financing is obtained.

11. When signing a contract, limit your first payment to not more than 30% of the contract price. The remaining payments should depend on the progress of the work. Ten percent of the contract amount should be held back until the job is complete, and all problems, if any, are corrected. Some states have home improvement laws that specify the amount of deposit and payment schedule. Check with your state and local consumer protection offices (see the list beginning on page 52) to see if there is such a law in your community.

12. Thoroughly inspect the contractor's work before making final payment or signing a completion certificate.

Home Shopping Tips

Today, there are many ways to buy products or services. Some consumers buy items through mail order, telephone, or even television shopping programs. Keep the following tips in mind:

1. Be suspicious of exaggerated product claims or very low prices and read product descriptions carefully. Sometimes, pictures of products are misleading.

2. If you have any doubts about the company, check with the U.S. Postal Service, your state or local consumer protection agency, or Better Business Bureau before ordering.

3. Ask about the firm's return policy. If it is not stated, ask before you order. For example, does the company pay charges for shipping and return? Is a warranty or guarantee available? Does the company sometimes substitute comparable goods for the product you want to order?

4. If you buy by telephone, make clear exactly what you are ordering and how much it costs before you give your credit card number; watch out for incidental charges.

5. Keep a complete record of your order, including the company's name, address and telephone number, price of the items ordered, any handling or other charges, date of your order, and your method of payment. Keep copies of canceled checks and/or statements. If you're ordering by telephone, get the names of any company representatives with whom you speak.

6. If you order by mail, your order should be shipped within 30 days after the company receives your completed order, unless another period is agreed upon when placing the order or is stated in an advertisement. If your order is delayed, a notice of delay should be sent to you within the promised shipping period, along with an option to cancel the order.

7. If you want to buy a product based on a telephone call **from** an unfamiliar company, ask for the name, address and phone number where you can reach the caller after considering the offer. It is best to request and read written information before deciding to buy.

8. Never give your credit card, bank account or social security number over the telephone as proof of your identity, unless you placed the call or have an account with the company you're calling.

9. Postal regulations allow you to write a check payable to the sender, rather than the delivery company, for cash on delivery (C.O.D.) orders. If, after examining the merchandise, you feel there has been misrepresentation or fraud, you can stop payment on the check and file a complaint with the U.S. Postal Inspector's Office (see page 87 of this *Handbook* for the address).

10. You can have a charge removed from your credit card bill if you did not receive the goods or services or if your order was obtained through misrepresentation or fraud. You must notify the credit card company **in writing**, at the billing inquiries/disputes address, within 60 days after the charge first appeared on your bill.

Long Distance Telephone Service

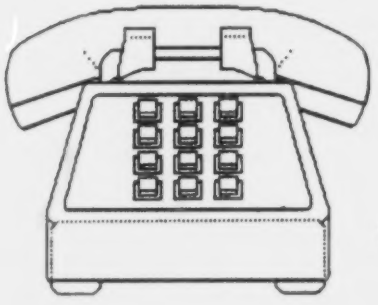
Calling family and friends long distance is no longer a simple matter of picking up the telephone and dialing. Consumers now have choices that can save money and improve service. Here are some tips that will help you pick a long distance telephone company.

1. To compare long distance telephone carriers, think about the types of calls you make. When, how often, and where do you call? This information helps you select the carrier offering the best value for your long distance dollar. Be sure to look for the company that provides the best overall value in terms of price, service, features and quality.

2. Check prices by asking the company to describe or provide written information on charges for different distances during its daytime, evening, night and weekend hours. Ask about one-time only and regular charges. Is there a subscription fee, monthly service fee or monthly minimum charge? Ask about the availability of calling plans. There are several types of calling plans. Which plan works best for you depends on where and when you call and how long you talk. Major long distance companies can analyze your bills and help you choose the plan best for you.

3. Consider services. Decide which services are important to you: 24-hour operator services and customer service for billing and other inquiries; immediate credit for misdialed and unanswered numbers; domestic and international services; calling cards; third-number billed directory assistance; and/or domestic and international directory assistance and person-to-person calling. Not all carriers provide service to all areas. Make sure the one you choose provides service to the areas you call most often.

4. Judge the quality of the carrier's performance. Are the calls clear? Do the calls connect quickly and on the first try? Are the bills accurate and easy to understand? A trial period might help you decide whether the quality of phone service is adequate. Before signing up, be sure you understand the terms of the carrier's cancellation policy and the costs involved in switching to another carrier.



5. Review the facts before making a decision. When you contact long distance carriers to gather information, make it clear that you are just asking for information and not signing up for service.

6. If you have a complaint about long distance services, first try to resolve your complaint with the company providing the service. If you are unsuccessful in your efforts to resolve the complaint yourself, then file a complaint with the appropriate regulatory commission. If the calls were placed within your state, the complaint should be filed with your state public utilities commission (see the list on page 72). If the calls were placed to another state or another country, the complaint should be filed with the Federal Communications Commission (see the listing on page 85).

7. If you are making long distance calls away from home, know your long distance company's access code and dial that code. Listen for the name of your long distance company. If you are not sure you have reached your long distance company, call the operator that serves the phone you are using and ask what company you have reached. If it is not the one you want, hang up and try the access code or use a different phone.

Remember, it is not safe to assume that because you are using a particular company's calling card, you will be served by that company. Some companies take your card information and bill you for the call at their rates without telling you who is handling your call.

There might be times you cannot reach your preferred long distance company, and it is not convenient to look for another phone. In this case, you might wish to ask the operator of the company that serves the phone you are using to give you the charge for making a call of "X" minutes to the city you are calling.

8. When making calls from a hotel, ask what long distance company serves the hotel. If it is not your company, ask if you can reach your long distance company from the hotel's phones. It is also a good idea to ask what surcharges the hotel places on local and long distance calls, regardless of which telephone company handles the calls.

Mail Fraud

More and more consumers are receiving misleading or downright fraudulent mail promotions. These promotions take several forms. Some examples are:

- sweepstakes that require you to pay an entry fee or order a product;
- notices of prizes that require you to call a 900 number or buy a product;
- mailings that look like they are from government agencies, but they are not;
- classified "employment" or "business opportunity" advertisements promising easy money for little work; and
- prize awards that ask for your credit card or bank account number.

Consumers should be particularly suspicious of one of the most prevalent forms of mail fraud, notices that you have received a prize, in some cases, a very expensive prize like a car or vacation. Usually, you have to purchase a product, for example, a lifetime supply of cosmetics or large amounts of vitamins, to be eligible to receive the prize. In fact, few of the prizes are awarded, and of those received, many are worthless.

The Postal Inspection Service has been enforcing the mail fraud statute since its passage in 1872. Postal inspectors are the experts in identifying questionable promotions offered through telemarketing or direct mail sales techniques. (See the Postal Inspection Service listing on page 87.)

The Alliance Against Fraud in Telemarketing, administered by the National Consumers League, also has information about the dangers of these types of mail solicitations.

Contact your state or local consumer office or Better Business Bureau if you have any doubts about promotions you have received through the mail (see the lists on pages 52 and 45, respectively).

Remember, if it sounds too good to be true, it almost certainly is.

900 Numbers

Consumers can take advantage of a variety of helpful information services by using 900 numbers. Generally, four different types of companies work together to provide 900 number services. They are:

- information providers—the business or person who created the 900 number program and is responsible for its content;
- service bureaus—a business providing a message storage system to help the information provider answer the calls to the 900 number (not all information providers hire outside service bureaus; some have their own message storage equipment);
- long distance carriers—the long distance company hired by the information provider to carry the 900 number programs (this is not necessarily the long distance company which provides your regular long distance service); and
- local phone companies—the business responsible for billing the 900 number services.

The tips listed below will help you use these numbers wisely and cost effectively.

1. There is a fee for every 900 number call, and the cost varies from call to call, so be sure you know what the fee is before you dial. Usually, there are two charges: 1) a connection fee to make the call; and 2) an additional fee based on the length of your call.

2. If you have a billing problem and cannot resolve it through your local phone company, complain directly to the long distance carrier involved. The following long distance companies have toll free numbers to handle 900 number complaints:

AT&T	1 (800) 222-0300*
MCI	1 (800) 444-3333
Telesphere	1 (800) 346-6329
US Sprint	1 (800) 366-0707

*Note: If AT&T gives you a different 800 number on the long distance page of your phone bill that lists the 900 number charges, call that 800 number instead.

3. If you have a billing or other problem, you should also complain to the information provider and service bureau. The long distance carrier can provide you with the name and address of the information provider and service bureau.

4. If your problem is not resolved by contacting your local phone company, long distance carrier, service bureau or information provider, you should contact the Federal Trade Commission, 6th and Pennsylvania Avenue, N.W., Washington, D.C. 20580, or the Federal Communications Commission, 1919 M Street, N.W., Washington, D.C. 20554. If you received the solicitation for the 900 number in the mail, contact the Chief Postal Inspector, U.S. Postal Service, Washington, D.C. 20260-2100, (202) 268-4267. You also can contact your state attorney general's office, local Better Business Bureau or Consumer Credit Counseling Services.

5. Arrangements can be made with the local phone company so that 900 numbers cannot be dialed from your phone. There might be a fee for this service. Call your local phone company for more information.

Protecting Your Credit Rating and Personal Privacy

Here are some suggestions about how you can protect the privacy of your credit, medical and insurance records, as well as other personal information.

Personal information

1. When you are filling out an application for credit, insurance or a job, ask how the information you give about yourself will be used. Who has access to it? Will the information be exchanged with other companies? How long is the information kept? How often is it updated?

2. The Direct Marketing Association (DMA) operates the Mail Preference Service and Telephone Preference Service. If you wish to have your name removed from the lists maintained by companies subscribing to these DMA services, write to the addresses listed on page 50 of this *Handbook*.

Medical and insurance records

1. The Medical Information Bureau (MIB) is a data bank used by insurance companies. Medical and some non-medical information about you is collected from insurers and, with your authorization, shared when you apply for individual life, health or disability insurance. You can obtain a copy of your MIB file by writing to Medical Information Bureau, P.O. Box 105, Essex Station, Boston, MA 02112.

2. Periodically discuss your MIB file and other medical records with your doctor to verify the accuracy of your file.

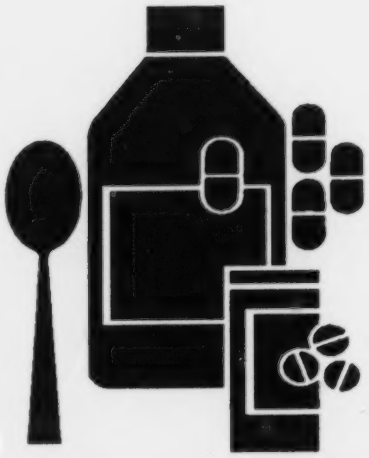
Credit records

1. Credit bureaus keep records about how you pay your bills and how much credit you have, among other things. For a small fee, you can find out what's in your credit record and the names of the companies that have asked for information about you. If you are denied credit based on information in your credit bureau file, there is no cost to learn what's in your credit report. The creditor will tell you which credit bureau to write or call.

2. Get a copy of your credit report at least once a year, or before major credit purchases, and check for inaccuracies.

3. If you find a mistake in your credit report, the credit bureau must check it and correct it for you. Any negative information that cannot be proven must be removed. However, correct information about late payments can stay on your record for seven years. More severe credit problems, bankruptcy, for example, can stay on your record for up to 10 years. You also can add to your file a 100-word statement of explanation for a credit problem. Remember, when you make a correction in your credit file, make sure the correction is made at all three credit bureaus.

4. All three major credit bureau companies (TRW, Equifax and Trans Union) will agree to not release your name for marketing purposes. Their addresses are listed in the "Corporate Consumer Contacts" section of this *Handbook*.



Product Safety Warnings and Recalls

Every year, in order to prevent injury to consumers, Federal agencies recall or issue warnings about hundreds of products, including food, drugs, cars and other vehicles, home and garden products, appliances, recreational boats and toys. Hazards might occur because of design flaws, production defects, new scientific information about dangers from materials previously thought safe, accidental contamination, tampering, unforeseen misuse of products or failure to meet safety standards.

Consumers are critically important in these product safety efforts because they **identify** product safety problems and because they **respond** to the warnings and recalls. In fact, product recalls and warnings can protect consumers only if consumers react to them. Yet, only two percent to 50% of consumers respond to recall notices.

The U.S. Office of Consumer Affairs has prepared a leaflet that explains which Federal agencies issue consumer product safety warnings and recalls, the kinds of products each of them covers, and how to let them know about product safety problems, or find out about warnings or recalls they have announced. For a free copy, write to:

Recalls
Item 634X
Pueblo, Colorado 81009

Choosing A School

Whether you're looking for a school for your child or seeking to improve your own skills, education is a decision that should be made carefully. The guidelines below are designed to help you with that decision.

Choosing a school for a child

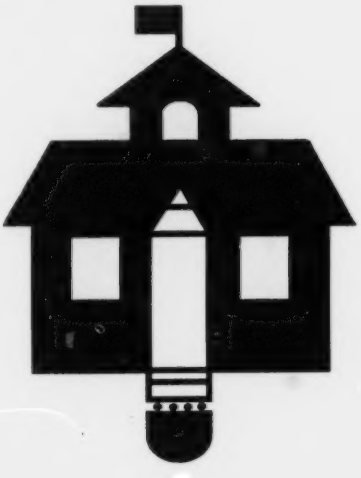
1. There are many types of schools, public schools, magnet schools and private schools.

2. Public schools are grouped into city, county or regional school districts. Check with your local consumer protection office or look in the telephone book to find the address of your local school district office. Ask about school options for your area.

3. Then, exercise your options to choose the school that best matches your child's unique learning style.

4. Become involved in your child's education and other needs both at home and at school.

5. The U.S. Department of Education has published a booklet, "Choosing a School for Your Child." Free copies of the booklet can be ordered by writing to Choosing a School, Consumer Information Center, Pueblo, Colorado 81009.



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Choosing a job training program

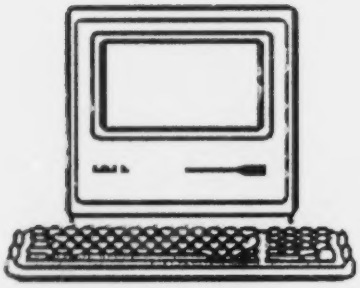
1. If you are looking for a job training program, avoid scams by checking with your local consumer protection office or Better Business Bureau before you enroll.

2. Before going back to school, check to see if local employers or others, for example, your local community college or high school extension, offer the type of training you want. These programs are generally less expensive and you do not have to sign a contract for extended payments.

3. Be sure the skills the school teaches will be useful to you and are being used in the workplace.

4. When selecting a job training program, you should ask the following questions:

- If you must learn how to use equipment, does the school have enough equipment so every student can practice using it? Is the equipment up-to-date?
- How many recent students graduated? How many found jobs in their fields? Did the school help them find jobs, and how long did it take? How do current and past students feel about the school's program? Ask to talk with former students.
- Does the program include on-the-job training? Do teachers work with industry and update their skills regularly?
- Do you have to take out a loan to pay for the program in advance? How are refunds handled in case the school doesn't deliver on its promises, or if you have to drop out for other reasons?
- Find out what the student loan default rate is for the school you are considering. Call 1 (800) 4-FED-AID.
- Report cases of fraud to the U.S. Department of Education at 1 (800) MIS-USED.



Paying for job training or college

There are several sources of financial aid, including scholarships, grants and loans. Scholarships and grants **do not** have to be repaid, but loans **do**.

1. Check with your local library for information about financial aid and check with the school about its financial aid programs.

2. The Department of Education, which oversees Federal financial aid programs for job training or college, can answer your questions about how to apply for Federal financial aid, how to solve loan problems or how to report possible fraud. The department's addresses are on page 82 of this *Handbook*.

3. Remember, loans must be repaid. Because of the large number of students who do not pay back their loans, the Department of Education and other financial aid providers have stiff penalties for those who do not repay the loans.

Smoke Detectors

When fire occurs in your home, your chances for survival are twice as good when smoke detectors are present. Smoke detectors, when properly installed and maintained, provide early warning when fires occur. Early warning increases your chances for survival and allows the fire department to save more of your property. For this reason, many cities and states have laws requiring smoke detectors in homes. Check with your local fire department or state fire marshal for additional information about what might be required in your community.

Following the tips below will help you use your smoke detectors to the best advantage.

1. For minimum protection, install a smoke detector outside of each bedroom or sleeping area in your home and keep your bedroom doors closed while you are asleep. For greater protection, install smoke detectors on every floor of your home. Be sure to install the detectors away from air vents.

2. Keep your smoke detectors properly maintained. Test them at least once a month to ensure that the detectors are working properly. At least once a year, clean the detectors by dusting them with a vacuum cleaner. Batteries in battery-operated detectors should be changed annually. Use only the type of batteries recommended on the detector.

3. If your smoke detector sounds an alarm when no smoke is present, consult with the manufacturer or with your local fire department. If smoke from cooking causes the detector to sound an alarm, **do not remove** the batteries or disconnect the power source. Simply fan the smoke away from the detector until the alarm stops. If this happens frequently, it might be necessary to relocate the detector or install a different type.

4. Develop a fire escape plan and review the plan often with all members of the household. The plan should include:

- helping children and elderly people who might need special assistance;
- getting out of the house when fire occurs and using a neighbor's telephone, rather than your own, to notify the fire department; and
- picking a place outside the house where all members of the family will meet to ensure that everyone got out safely.

For additional information on smoke detectors, contact the U.S. Fire Administration, 16825 South Seton Avenue, Emmitsburg, MD 21727.

Used Cars/ Car Repair

The following guidelines will help you buy a used car or get your car repaired.

Used Cars

1. Decide what kind of car you need and how much you can afford to spend. Talk to owners of similar cars.

2. Decide whether you want to buy from a dealer or private owner. A car bought from a private owner usually has no warranty.

3. In a private sale, check to be sure the seller is the registered owner of the car. Make sure you get the car's title and registration, bill of sale and copies of all other financial transaction papers necessary to register the car in your name.

4. If you're buying from a dealer, read the contract carefully before you sign, take the time to ask questions about unclear items and keep a copy of the contract.

5. Look for and read the *Buyer's Guide* which must be displayed in the window of all used cars sold by dealers. The *Buyer's Guide* explains who must pay for repairs after purchase. It will tell you if there is a warranty on the car, what the warranty covers and whether a service contract is available.

6. Comparison shop for price, condition, warranty and mileage for the model(s) you are interested in buying. Compare available interest rates and other terms of financial agreements.

7. To estimate the total cost of the car, add the cost of interest for financing, the cost of a service contract (if any), and service or repair expenses you are likely to pay.

8. Before buying the car, have a mechanic inspect it.

9. Check the reliability of the dealer with your state or local consumer protection agency. Check the local Better Business Bureau to see if there are complaints against the dealer.

Car Repair

1. Check the terms of your car's warranty. The warranty might require the dealer to perform routine maintenance and any needed repairs.

2. Before having your car repaired, check the repair shop's complaint record with your state or local consumer protection office or local Better Business Bureau (see the lists on pages 52 and 45, respectively).

3. Some repair shops have mechanics certified by the National Institute for Automotive Service Excellence (ASE) to perform one or more types of services. Be aware, however, that repair shops can display the ASE sign even if they have just one mechanic certified in one tested specialty.

4. Don't tell the mechanic what you think needs to be fixed or replaced, unless it's obvious. Instead, describe the problem and its symptoms. Let the mechanic determine what needs fixing.

5. For major repairs, think about getting a second opinion, even if the car must be towed to another shop.

6. Before you leave the car, make sure you have a written estimate and that the work order reflects what you want done. Ask the mechanic to contact you before making repairs not covered in the work order.

7. If additional work is done without your permission, you don't have to pay for the unapproved work and you have the right to have your bill adjusted.

8. Ask to inspect and/or keep all replaced parts.

9. Keep copies of all work orders and receipts and get all warranties in writing.

10. Many states have "lemon" laws for new cars with recurring problems. Contact your local or state consumer office for more details (see the list beginning on page 52).

Warranties and Guarantees

An important feature to consider before buying a product or service is the warranty that comes with it. When reviewing warranties, use the guidelines below.

1. Do not wait until the product fails or needs repair to find out what is covered in the warranty.

2. If the product costs $15 or more, the law says that the seller must let you examine any warranty before you buy, if you ask to see it. So use your rights to compare the terms and conditions of warranties (or guarantees) on products or services before you buy. Look for the warranty that best meets your needs.

3. When purchasing a product or service, ask these questions:

- How long is the warranty, and when does it start and end?
- What is covered? Which parts? What kinds of problems?
- Will the warranty pay for 100% of repair costs, or will it pay for parts, but not the labor to do the repairs? Will it pay for testing the product before it is repaired? Will it pay for shipping and/or a loaner?
- What do you have to do and when? Are regular inspections or maintenance required? Do you have to ship the product out of state for repairs?
- Who offers the warranty, manufacturer or retailer? How reliable are they?

4. Keep sales receipts and warranties in a safe place.

5. Some states have additional warranty rights for consumers. Check with your state or local consumer protection office to find the laws in your state. Their phone numbers are listed beginning on page 52.

Part II
Consumer Assistance Directory

Corporate Consumer Contacts

This section will help you resolve a complaint about a service or product. First, be sure to go back to the place where you bought the product or service. Try to resolve the complaint with the seller. If that does not work, the next step is to write or call the company's headquarters.

This section lists the names and addresses of more than 750 corporate headquarters, and in many cases, the name of the person to contact. Most listings also include toll-free "800" numbers.

Unless otherwise noted, all "800" numbers are toll free and can be used from anywhere in the continental United States. Many companies have Telecommunications Devices for the Deaf (TDDs). All TDD and "800" numbers are in bold type.

In some cases, you will see a company name or brand name listed with the instructions to see another company listed elsewhere in this section. For example: Admiral, see Maycor. This means questions about Admiral products should be directed to the consumer contact at Maycor because Maycor handles the complaints for the Admiral brand.

If you do not find the product name in this section, check the product label or warranty for the name and address of the manufacturer. Public libraries also have information that might be helpful. The *Standard & Poor's Register of Corporations, Directors and Executives, Trade Names Dictionary, Standard Directory of Advertisers,* and *Dun & Bradstreet Directory* are four sources that list information about most firms. If you cannot find the name of the manufacturer, the *Thomas Register of American Manufacturers* lists the manufacturers of thousands of products.

Remember, to save time, first take your complaint back to where you bought the product. If you contact the company's headquarters first, the consumer contact probably will direct you back to the local store where you made the purchase.

A

Ms. Anna Wright
Agency Complaint Coordinator
AAMCO Transmissions, Inc.
One Presidential Boulevard
Bala Cynwyd, PA 19004-9990
(215) 668-2900
1 (800) 523-0401 (toll free)

Audience Information
ABC Inc./Capitol Cities
New York, NY 10023
(212) 456-7777

Mrs. Susan Shaw
Consumer Affairs Assistant
AETNA Life and Casualty
151 Farmington Avenue
Hartford, CT 06156
(203) 273-2645
1 (800) 243-0185
(toll free outside CT)

AJAY Leisure Products
1501 East Wisconsin Street
Delavan, WI 53115
(414) 728-5521
1 (800) 558-3276 (toll free)

Ms. Susan Mach
Director of Consumer Affairs
AT&T
295 North Maple Avenue
Room 2334F2
Basking Ridge, NJ 07920
(201) 221-4003

Customer Service
Ace Hardware
2200 Kensington Court
Oak Brook, IL 60521
(708) 990-6600

Admiral
see Maycor

Airwick Industries, Inc.
see Reckitt & Colman Household Products

Ms. Patricia E. Arnold
Director, Consumer Affairs
Alaska Airlines
P.O. Box 68900
Seattle, WA 98168
(206) 431-7286
(consumer affairs)
(206) 431-7197
(customer relations/baggage, air cargo and freight claims)
(206) 431-3753
(existing refunds and lost ticket applications file information)

Ms. Michelle Evans
Manager, Consumer Relations Department
Alberto Culver Company
2525 Armitage Avenue
Melrose Park, IL 60160
(708) 450-3000

Mrs. Leah Reed
Supervisor, Customer Service Department
Allied Van Lines
P.O. Box 4403
Chicago, IL 60680
(708) 717-3590

Mr. Michael Foort
Customer Relations Manager
Allstate Insurance Company
Allstate Plaza—F4
Northbrook, IL 60062
(708) 402-6005

Ms. Lydia Morikawa
Manager, Customer Relations
Aloha Airlines
P.O. Box 30028
Honolulu, HI 96820
(808) 836-4293

Mr. Tom Onushco and Ms. Gail Donnelly
Consumer Representatives
Consumer Services
Alpo Pet Foods
P.O. Box 2187
Allentown, PA 18001
(215) 395-3301
1 (800) 366-6033 (toll free)

Mrs. Kathy Ford
Manager, Customer Relations
Amana Refrigeration, Inc.
Amana, IA 52204
1 (800) 843-0304
(toll free—product questions)

Ms. Susan M. Sampsell
Manager, Consumer Affairs
America West Airlines
4000 East Skyharbor Boulevard
Phoenix, AZ 85034
(602) 894-0800

Ms. J.L. Ferguson
Manager, Consumer Relations
American Airlines, Inc.
P.O. Box 619612 MD 2400
DFW International Airport, TX 75261-9612
(817) 967-2000

Approved Auto Repair
American Automobile Association
Mailspace 15
1000 AAA Drive
Heathrow, FL 32746-5063
(written complaints only)

American Cyanamid Company
see Lederle Consumer Health Products Division

Mr. Martin J. Hummel, Vice President
Corporate Customer Relations
American Express Company
American Express Tower
World Financial Center
New York, NY 10285
(212) 640-5619
1 (800) 528-4800
(toll free—green card inquiries)
1 (800) 327-2177
(toll free - gold card inquiries)
1 (800) 525-3355
(toll free—platinum card inquiries)

Customer Service
American Family Publishers
P.O. Box 62000
Tampa, FL 33662
1 (800) AFP-2400 (toll free)

Ms. Sue Holiday
Consumer Correspondent
American Greetings Corporation
10500 American Road
Cleveland, OH 44144
(216) 252-7300
1 (800) 321-3040 (toll free outside OH)

Ms. Linda Mulrenan
Director, Consumer Affairs
American Home Food Products, Inc.
685 Third Avenue
New York, NY 10017
(212) 878-6323

American Learning Corporation
see Encyclopedia Britannica

Mr. Ronald J. Fojtlin, Manager
Customer and Product Services
American Standard, Inc.
P.O. Box 6820
Piscataway, NJ 08855-6820
1 (800) 223-0651 (toll free in NJ)
1 (800) 223-0068 (toll free outside NJ)
(608) 787-2000 (Trane/CAC, Inc.)

Mr. Troy D'Ambrosio
Vice President, Corporate Communications
American Stores Company
P.O. Box 27447
Salt Lake City, UT 84127
(801) 539-0112
1 (800) 541-2863 (toll free)

Mr. Anthony L. Fera
Manager, Consumer Relations
American Tourister, Inc.
91 Main Street
Warren, RI 02885
(401) 247-2100
1 (800) 635-5505 (toll free outside RI)

Mr. Peter Lincoln
Director of Corporate Communications
Ameritech
1050 Connecticut Avenue, N.W., Suite 730
Washington, D.C. 20036
(202) 955-3058

Amerongen, Inc.
see Budget Rent-A-Car Corporation

Mrs. Joanne Stevens, Manager
Customer Relations and Consumer Affairs
Amoco Oil Company
200 East Randolph Drive
Chicago, IL 60601
(312) 856-4074

Mr. Alex T. Langston, Jr.
Director, Customer Relations
Amtrak
Washington Union Station
60 Massachusetts Avenue, N.E.
Washington, DC 20002
(202) 906-2121
1 (800) USA-RAIL
(toll free reservations and information)
1 (800) 356-5393
(toll free—credit card inquiries only)

Mr. John Brown, Manager and Senior
Corporate Counsel
Corporate Government Affairs
Amway Corporation
7575 East Fulton Road
Ada, MI 49355
(616) 676-6733
1 (800) 548-3878 (toll free TDD)

Mr. Jeff Solsbig, Supervisor
Product Service and Repair
Andersen Corporation
100 4th Avenue, North
Bayport, MN 55003
(612) 439-5150

Mr. Craig Hetterscheidt
Manager, Consumer Relations
Anheuser-Busch, Inc.
One Busch Place
St. Louis, MO 63118-1852
(314) 577-3093

Corporate Relations
Aon Corporation
123 North Wacker Drive
Chicago, IL 60606
(312) 701-3000
1 (800) 621-2108 (toll free)

Customer Relations Department
Apple Computer, Inc.
20525 Mariani Avenue
Cupertino, CA 95014
1 (800) 776-2333
(toll free—complaints and questions)
1 (800) 538-9696
(toll free—dealer information)

Aramis, Inc.
see Estee Lauder, Inc.

Customer Service
Arizona Mail Order
3740 East 34th Street
Tucson, AZ 85713
(602) 748-8600

Arm & Hammer
see Church & Dwight Co., Inc.

Mr. Harry Robinson
Consumer Relations Administrator
Armorall Products Corporation
6 Liberty
Aliso Vijo, CA 92656
(714) 362-0600
1 (800) 747-4104 (toll free outside CA)

Consumer Services
Armour Food Company
9 Conagra Drive
Omaha, NE 68102-1679
(402) 595-7000

Mr. Fred Fuest
Manager, Consumer Affairs
Armstrong Tire Division
Pirelli/Armstrong Tire Corporation
500 Sargent Drive
New Haven, CT 06536
1 (800) 243-0167 (toll free)

Ms. Jane W. Deibler
Manager, Consumer Affairs
Armstrong World Industries
P.O. Box 3001
Lancaster, PA 17604
(717) 396-4401
1 (800) 233-3823 (toll free)

Mr. Lawrence Seigel
Atari Video Game Systems
330 North Eisenhower Lane
Lombard, IL 60148
(708) 629-6500

Ms. Alice Benzing
Consumer Compliance Officer
Atlantic Financial
2401 Walnut Street
Philadelphia, PA 19103
(215) 972-4530
1 (800) 233-1198 (toll free)

Mr. Thomas C. Butler
Manager, Customer Relations
Atlantic Richfield Company
ARCO Products Company
1055 W. 7th Street
Los Angeles, CA 90051-0570
1 (800) 322-ARCO (toll free)

Mr. J.R. Patterson, Vice President
Customer Service and Insurance
Atlas Van Lines
1212 St. George Road
P.O. Box 509
Evansville, IN 47703-0509
1 (800) 457-3705 (toll free)

Ms. Lynne Lappin
Supervisor, Customer Service
Avis Rent-A-Car System
900 Old Country Road
Garden City, NY 11530
(516) 222-4200

Customer Service
Avon Fashions, Inc.
5000 City Line Road
Hampton, VA 23661
(804) 827-9000

Ms. Lynn Baron, Manager
Consumer Information Center
Avon Products, Inc.
9 West 57th Street
New York, NY 10019
(212) 546-7777

B

Mr. Frederick J. Wilson
Assistant General Counsel
Bacardi Imports Inc.
2100 Biscayne Boulevard
Miami, FL 33137
(305) 573-8511

Bali
Sara Lee Corporation
3330 Healy Drive
P.O. Box 5100
Winston-Salem, NC 27103
(919) 768-8611
1 (800) 654-6122 (toll free)

Corporate Communications
Bally Manufacturing Corporation
8700 West Bryn Mawr
Chicago, IL 60631
(312) 399-1300

Customer Relations #3538
Bank of America, NT & SA
Box 37000
San Francisco, CA 94137
(415) 241-7677

Mr. Michael Pascale, Vice President
Public and Investor Relations
The Bank of New York Company
48 Wall Street, 16th Floor
New York, NY 10286
(212) 495-2066

Barnett Banks, Inc.
P.O. Box 40789
Jacksonville, FL 32231
(904) 791-7720

Mr. Bill Pegram
Director of Quality Assurance
R.G. Barry Corporation
8000 IH 10 West
Suite 1500
San Antonio, TX 78230
(512) 366-1092

Bass Pro Shop
1935 South Campbell
Springfield, MO 65898
1 (800) BASS-PRO (toll free)

Customer Service
Eddie Bauer
1330 5th Avenue & Union Street
Seattle, WA 98101
(206) 622-2766

Ms. Karen Haase
Manager, Consumer Affairs
Contact Lens & General Eye Care Products
Bausch and Lomb
Personal Products Division
1400 North Goodman Street
Rochester, NY 14692
1 (800) 553-5340 (toll free)

Ms. Janice Glerum
Director, Customer Service
Contact Lenses
Bausch and Lomb
Professional Products Division
1400 North Goodman Street
Rochester, NY 14609
1 (800) 552-7388 (toll free)

Ms. Ethel Killenbeck
Manager, Consumer Affairs
Sunglasses Division
Bausch and Lomb
P.O. Box 478
Rochester, NY 14692-0478
1 (800) 343-5594 (toll free)

Customer Service
L.L. Bean, Inc.
Casco Street
Freeport, ME 04033-0001
(207) 865-9407 (TDD)
1 (800) 341-4341 (toll free)

Customer Service Department
Bear Creek Corporation
2518 South Pacific Highway
P.O. Box 299
Medford, OR 97501
(503) 776-2400

Beatrice Cheese, Inc.
Cheese Division
770 North Springdale Road
Waukesha, WI 53186
(414) 782-2750

Mr. Charles F. Baer, President
Consumer Products Division
Becton Dickinson and Company
One Becton Drive
Franklin Lakes, NJ 07417
(201) 848-6800
1 (800) 627-1579 (toll free)

Beiersdorf, Inc.
P.O. Box 5529
Norwalk, CT 06856-5529
(203) 853-8008
1 (800) 233-2340 (toll free outside CT)

Mr. Fred Cooke
Assistant to the President
Bell Atlantic Corporation
1133 20th Street, N.W.
Washington, D.C. 20036
(202) 392-1358

BellSouth Telephone Operations
(Southern Bell and South Central Bell)
Consumer Affairs Manager
600 North 19th Street, 12th Floor
Birmingham, AL 35203
(205) 321-2892
1 (800) 251-5325 (toll free TDD)
1 (800) 544-5000 (toll free voice line for disabled customers)

Mr. Keith Kard, Director
Marketing and Public Relations
Benihana of Tokyo
8685 Northwest 53rd Terrace
Miami, FL 33166
(305) 593-0770
1 (800) 327-3369 (toll free)

Ms. Sue B. Huffman
Director, Consumer Affairs
Best Foods
CPC International, Inc.
P.O. Box 8000 International Plaza
Englewood Cliffs, NJ 07632
(201) 894-2324

Mr. John Morgan
Manager, Customer Service
Best Western International
P.O. Box 10203
Phoenix, AZ 85064-0203
(602) 780-6181

Consumer Relations Department
BIC Corporation
500 Bic Drive
Milford, CT 06460
(203) 783-2000

Birds Eye
see General Foods

Mr. Floyd Coonce
Manager, Consumer Assistance
Black and Decker Home Appliances
6 Armstrong Road
Shelton, CT 06484
(203) 926-3218

Consumer Services
Black and Decker Power Tools
626 Hanover Pike
Hampstead, MD 21074
(301) 527-7100
1 (800) 762-6672 (toll free)

Mr. Jerry Weber
Senior Vice President of Operations
Blockbuster Entertainment Corporation
901 East Las Olas Boulevard
Ft. Lauderdale, Fl 33301
(305) 524-8200

Ms. Lori Hunt
Customer Services Representative
Block Drug Company, Inc.
257 Cornelison Avenue
Jersey City, NJ 07302
(201) 434-3000, ext. 308
1 (800) 365-6500 (toll free outside NJ)

Customer Service Department
Bloomingdale's by Mail, Ltd.
475 Knotter Drive
P.O. Box 593
Cheshire, CT 06410-9933
(203) 271-1313 (mail order inquiries only)

Ms. Allison Rader
Consumer Relations
Blue Bell, Inc.
P.O. Box 21488
Greensboro, NC 27420
(919) 373-3564, 4036

Consumer Affairs
Blue Cross and Blue Shield Association
655 15th Street, N.W., Suite 350
Washington, DC 20005
(202) 626-4780

Ms. Karen Braswell
Marketing Manager
Bojangles
P.O. Box 240239
Charlotte, NC 28224
(704) 527-2675, ext. 226

Consumer Response Department
Borden, Inc.
180 East Broad Street
Columbus, OH 43215
(614) 225-4511

Boyle-Midway Household Products, Inc.
see Reckitt & Colman Household Products

Ms. Stephanie Smith
Manager, Consumer Affairs
Bradlees Discount Department Stores
One Bradlees Circle
P.O. Box 9015
Braintree, MA 02184-9015
(617) 380-5468

Breck Hair Care Products
see Lederle Consumer Health Products Division

Customer Service
Brights Creek
5000 City Lane Road
Hampton, VA 23661
(804) 827-1850

Mr. Raymond Heimbuch
Manager, Consumer Affairs
Bristol-Myers Products
685 Routes 202/206 North
Somerville, NJ 08876-1279
1 (800) 468-7746 (toll free)

Mr. John L. Skule, III
Vice President, Industry and Public Affairs
Bristol-Myers Squibb Pharmaceutical Group
P.O. Box 4000
Princeton, NJ 08543-4000
(609) 921-4000
1 (800) 332-2056 (toll free)

Brita, USA
see Clorox Company

Customer Relations
British Airways
75-20 Astoria Blvd.
Jackson Heights, NY 11370
(718) 397-4000

Ms. Deborah A. Volz
Consumer Relations Manager
Brown-Forman Beverage Company
P.O. Box 1080
Louisville, KY 40201
1 (800) 753-1177 (toll free)

Consumer Care Information
Brown Group, Inc.
P.O. Box 354
St. Louis, MO 63166
1 (800) 766-6465 (toll free)

Customer Relations
Budget Rent-A-Car Corporation
P.O. Box 111580
Carrollton, TX 75011-1580
1 (800) 621-8944 (toll free)

Investor Service Center
Bull & Bear Group, Inc.
11 Hanover Square
New York, NY 10005
(212) 363-1100
1 (800) 847-4200 (toll free)

Manager, Customer Relations
Bulova Watch Company
26-15 Brooklyn Queens Expressway East
Woodside, NY 11377
(718) 204-3300 (consumer relations)
(718) 204-3222 (repairs)

Mr. Monroe Milstein, President
Burlington Coat Factory Warehouse Corporation
1830 Route 130 North
Burlington, NJ 08016
(609) 387-7800

Public Relations
Burlington Industries
3330 West Friendly Avenue
Greensboro, NC 27420
(919) 379-3376

Mrs. Dorie Monroe
Professional Services Manager
Burroughs Wellcome Company
3030 Cornwallis Road
Research Triangle Park, NC 27709
(919) 248-3000

C

Mr. Ray Faiola, Director
CBS Broadcast Group
Audience Services
Program Information Office
524 West 57th Street
New York, NY 10019
(212) 975-3166

CIBA-GEIGY Corporation
Agricultural Division
410 Swing Road
Greensboro, NC 27409
(919) 632-6000
1 (800) 334-9481 (toll free)

CIBA-GEIGY Corporation
Pharmaceuticals Division
556 Morris Avenue
Summit, NJ 07901-1398
(908) 277-5000

CIBA Vision Corporation
2910 Amwiler Court
Atlanta, GA 30360
1 (800) 241-5999 (toll free)
1 (800) 227-1524, ext. 4825
(toll free—consumer relations)

Customer Service
CIE America
2515 McCave Way
P.O. Box 19663
Irvine, CA 92713-9663
1 (800) 877-1421 (toll free)

CIE Terminals
see CIE America

Mr. Mark A. Whiter
Director, Customer Relations
CIGNA Property and Casualty Companies
1600 Arch Street
Philadelphia, PA 19103
(215) 523-2729

Consumer Affairs Department
CPC International Inc.
International Plaza
Box 8000
Englewood Cliffs, NJ 07632
(201) 894-4000

Mr. Paul Reisbord
President and Chairman of the Board
C&R Clothiers
8660 Hayden Place
Culver City, CA 90232
(213) 559-8200

CVN
see QVC Network

Customer Relations Department
CVS
One CVS Drive
Woonsocket, RI 02895-0988
(401) 765-1500
1 (800) 444-1140 (toll free)

Cabela's, Inc.
812 13th Avenue
Sidney, NE 69160-8888
1 (800) 237-8888 (toll free)

Ms. Darlene Stovall
Consumer Affairs Analyst
Cadbury Schweppes
Beverages Division
High Ridge Park
P.O. Box 3800
Stamford, CT 06905
(203) 968-7673
(203) 968-5895 (consumer affairs)
1 (800) 426-4891 (toll free)

Cadbury Schweppes Confections
see Hershey

Ms. Kathleen Ellwood
Manager, Consumer Relations
Caloric Modern Maid Corporation
403 North Main Street
Topton, PA 19562-1499
(215) 682-4211

Mrs. Cathy Magee
Director, Consumer Center
Campbell Soup Company
Campbell Place
Camden, NJ 08103-1799
(609) 342-3822

Mr. Lloyd Rockwell
Vice President, Winery Operations
Canandaigua Wine Company
116 Buffalo Street
Canandaigua, NY 14424
(716) 394-3630

Corporate Consumer Affairs
Canon U.S.A., Inc.
One Canon Plaza
Lake Success, NY 11042-9960
(516) 488-6700

Ms. Pat Biederman
Passenger Service Manager
Carnival Cruise Lines
3655 Northwest 87th Avenue
Miami, FL 33178-2428
1 (800) 327-7373 (toll free)

Mr. James Witz
Consumer Relations Manager
Carrier Air Conditioning Company
P.O. Box 4808
Syracuse, NY 13221
1 (800) 227-7437 (toll free)
Bryant Heating and Air Conditioning
1 (800) 428-4326 (toll free)
Day & Night Heating and Air Conditioning
1 (800) 428-4326 (toll free)
Payne Heating and Air Conditioning
1 (800) 428-4326 (toll free)

Carte Blanche
see Diners Club

Ms. Mary Mumolo
Senior Manager, Consumer Relations
Carter Hawley Hale Stores
388 North Mission Road
Los Angeles, CA 90031
(213) 227-2423

Consumer Affairs Department
Carter-Wallace Inc.
1345 Avenue of the Americas
New York, NY 10105
(212) 339-5000

Retail Operations
Carvel Corporation
201 Saw Mill River Road
Yonkers, NY 10701
(written inquiries only)

Customer Service Department
Casio, Inc.
570 Mount Pleasant Avenue
Dover, NJ 07801
(201) 361-5400

Mr. Bruce Wagner
Customer Service Supervisor
Champion Spark Plug Company
P.O. Box 910
Toledo, OH 43661
(419) 535-2458
1 (800) 537-8984 (toll free outside OH)
1 (800) 537-9996 (toll free in OH)

Ms. Stacey French
Customer Relations Coordinator
Chanel, Inc.
9 West 57th Street, 44th Floor
New York, NY 10019
(212) 688-5055

Ms. Lila A. Lesley, Consumer Affairs
Consumer Products Division
Chattem, Inc.
1715 West 38th Street
Chattanooga, TN 37409
(615) 821-4571, ext. 211
1 (800) 366-6833 (toll free outside TN)

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Director, Consumer Information
Cheesebrough-Pond's, USA.
33 Benedict Place
Greenwich, CT 06830-6000
1 (800) 852-8558 (toll free in CT)
1 (800) 243-5804 (toll free outside CT)

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Director, Consumer Affairs
Chemical Bank
277 Park Avenue
New York, NY 10172
(212) 310-5800

ChemLawn Services Corporation
8275 North High Street
Columbus, OH 43235
(614) 888-3572
1 (800) 888-3572 (toll free)

Mr. W.P. Howell, Supervisor
Dealer and Consumer Affairs
Chevron U.S.A. Inc.
P.O. Box H
Concord, CA 94524
(415) 827-6412
1 (800) CHEVRON (toll free)

Complaint Department
Chi-Chi's, Inc.
10200 Linn Station Road
Louisville, KY 40223
(502) 426-3900

Chuck E. Cheese
see Integra

Mrs. Cathy R. Marino, Manager
Consumer Relations
Church & Dwight Company, Inc.
469 North Harrison Street
Princeton, NJ 08540-7648
(609) 683-5900
1 (800) 624-2889 (toll free in NJ)
1 (800) 524-1328 (toll free outside NJ)

Church's Fried Chicken, Inc.
see Popeye's

Cincinnati Microwave
One Microwave Plaza
Cincinnati, OH 45249-9502
(513) 489-5400
1 (800) 543-1608 (toll free)

Circuit City Stores, Inc.
2040 Thalbro Street
Richmond, VA 23230
(804) 257-4292
1 (800) 251-2665 (toll free)

Ms. Dinah Nemeroff, Vice President
Corporate Director of Customer Affairs
Citicorp/Citibank
399 Park Avenue
New York, NY 10043
(212) 559-0043

Ms. Ellen Peressini, Executive Secretary
Citizen Watch Company of America, Inc.
8506 Osage Avenue
Los Angeles, CA 90045
(213) 215-9660
1 (800) 321-1023 (toll free)

Ms. Carol Leet, Director
Consumer Affairs Dept.
Clairol, Inc.
345 Park Avenue
New York, NY 10154
1 (800) 223-5800 (toll free voice/TDD)
1 (800) HISPANA (toll free Spanish voice/TDD)

Clinique Laboratories, Inc.
see Estee Lauder, Inc.

Ms. Sandy Stewart
Supervisor, Consumer Services
Clopay Corporation
312 Walnut Street, Suite 1600
Cincinnati, OH 45202-4036
1 (800) 225-6729 (toll free)

Ms. C. Kay Whitehurst
Consumer Services Manager
Clorox Company
1221 Broadway
Oakland, CA 94612-1888
(415) 271-7283
1 (800) 292-2200
(toll free—laundry brands)
1 (800) 537-2823
(toll free—charcoal and food brands)
1 (800) 227-1860
(toll free—household surface cleaners)
1 (800) 426-6228
(toll free—insecticides)
1 (800) 242-7482
(toll free—water purification systems)

Consumer Affairs Department
Club Med Sales, Inc.
40 West 57th Street
New York, NY 10019
(212) 977-2100

Mr. Roger Nunley, Director
Industry and Consumer Affairs
Coca-Cola Company
P.O. Drawer 1734
Atlanta, GA 30301
1 (800) 438-2653 (toll free)
1 (800) 262-2653 (toll free TDD)

Coldwell Banker
see Sears, Roebuck and Co.

Ms. Grace Richardson
Vice President, Consumer Affairs
Colgate-Palmolive Company
300 Park Avenue
New York, NY 10022-7499
1 (800) 221-4607
(toll free—oral care products)
1 (800) 336-8388
(toll free—household products)

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Senior Vice President, Operations
Colonial Penn Group, Inc.
11 Penn Center Plaza
1818 Market Street, 26th Floor
Philadelphia, PA 19181
(215) 988-8531
1 (800) 523-1700 (toll free-auto and homeowner customer service)
1 (800) 523-4000 (toll free-health customer service)
1 (800) 523-9100 (toll free-life customer service)

Columbia House
A Division of SONY Music Entertainment, Inc.
P.O. Box 4450
New York, NY 10101-4450
1 (800) 457-0500
(toll free—records and tapes)
1 (800) 457-0866
(toll free—videos)

Ms. Teresa C. Infantino
Executive Vice President
Combe Incorporated
1101 Westchester Avenue
White Plains, NY 10604-3597
(914) 694-5454
1 (800) 431-2610 (toll free)

Combined Insurance Company of America
see Aon Corporation

Commerce Drug Division
see Del Laboratories, Inc.

Ms. M. Teresa Abreu
Manager, Customer Relations
Commodore Business Machines, Inc.
1200 Wilson Drive
West Chester, PA 19380
(215) 431-9100

Customer Relations Department
Compaq Computer Corporation
P.O. Box 692000
Houston, TX 77269-2000
1 (800) 345-1518 (toll free)

Comprehensive Care Corporation
1795 Clarkson Road
Chesterfield, MO 63017
(314) 537-1288
1 (800) 678-2273 (toll free)

Ms. Janet M. Venditti
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Congoleum Corporation
Technical Operations Center
861 Sloan Avenue
Trenton, NJ 08619
(609) 584-3000
1 (800) 274-3266 (toll free)

Consumers Products Group
see Commodore Business Machines, Inc.

Supervisors Department
Contempo Casuals
5433 West Jefferson Boulevard
Los Angeles, CA 90016
(213) 936-2131
1 (800) 368-5923 (toll free)

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Continental Airlines, Inc.
3663 North Belt East, Suite 500
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(713) 987-6500

Ms. Barbi Rose 2CR
Manager, Consumer Affairs
Continental Baking Company
Checkerboard Square
St. Louis, MO 63164
(314) 982-4953

Control Data Contact Center
Control Data Corporation
8100 34th Avenue South
P.O. Box 0
Minneapolis, MN 55440-4700
(612) 853-3400
1 (800) 232-1985 (toll free)

Customer Service
Converse, Inc.
One Fordham Road
North Reading, MA 01864-2680
1 (800) 545-4323 (toll free)
1 (800) 533-8656 (toll free)

Conwood Company, L.P.
813 Ridge Lake Boulevard
Memphis, TN 38120
(901) 761-2050

Ms. Margie Hausburg
Quality Assurance Analyst
Coors Brewing Company
Consumer Hotline
Golden, CO 80401
1 (800) 642-6116 (toll free)

Coppertone
see Schering-Plough HealthCare Products, Inc.

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1300 Hopeman Parkway
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Cotter & Company
2740 North Clybourn Avenue
Chicago, IL 60614-1088
(312) 975-2700

Service Department
Craftmatic/Contour Organization, Inc.
2500 Interplex Drive
Trevose, PA 19053-6998
(215) 639-1310
1 (800) 677-8200 (toll free)

Consumer Affairs Division
Jenny Craig International
445 Marineview Avenue
Del Mar, CA 92014
(619) 259-7000

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Crown Books
3300 75th Avenue
Landover, MD 20785
(301) 731-1200
1 (800) 835-7300 (toll free)

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Director, Sales and Marketing Operations
Cuisinarts Corporation
P.O. Box 120067
Stamford, CT 06913-0741
(203) 975-4600
1 (800) 726-0190 (toll free outside NJ)
(609) 426-1300 (in NJ)

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(708) 205-5757

Mr. Marvin E. Eisenstadt, President
Cumberland Packing Corporation
Two Cumberland Street
Brooklyn, NY 11205
(718) 858-4200
1 (800) 336-0363 (toll free in NY)
1 (800) 231-1123 (toll free outside NY)

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Current, Inc.
P.O. Box 2559
Colorado Springs, CO 80901
1 (800) 525-7170 (toll free)

Customer Care Department
Curtis Mathes Corporation
1450 Flatcreek Road
Athens, TX 75751
(214) 675-6886
1 (800) 326-1920 (warranty processing)
1 (800) 736-1920 (technical services)
1 (800) 473-1920 (customer care)
1 (800) 326-1920 (parts administration)

D

d-Con
see L&F Products

Ms. Joan Calkins
Manager, Customer Service
DHL Corporation
1820 Gateway Drive, Suite 300
San Mateo, CA 94404
1 (800) CALL-DHL (toll free)

Dairy Queen
see International Dairy Queen

Ms. Becky Ryan
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Dannon Company, Inc.
P.O. Box 44235
Jacksonville, FL 32256
1 (800) 321-2174 (toll free)

Ms. Stephanie McDermott, Manager
Customer Service Department
Danskin
P.O. Box 15016
York, PA 17405-7016
1 (800) 87-DANSKIN (toll free)

Ms. Avis Carlson, Manager
Central Consumer Relations
The Department Stores of the Dayton Hudson Corporation
Box 875
700 Nicollet Mall
Minneapolis, MN 55402
(612) 375-3382

Dean Witter Financial Services Group
see Sears, Roebuck and Co.

Dearfoam
see R.G. Barry Corporation

Deere & Company
John Deere Road
Moline, IL 61265-8098
(309) 765-8000

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Del Laboratories, Inc.
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Del Monte Corporation
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San Francisco, CA 94119
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Public Relations
Delco Remy Division
General Motors Corporation
2401 Columbus Avenue
Mail Code 1-310
Anderson, IN 46018-9986
(317) 646-2000

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Delta Air Lines
Hartsfield Atlanta International Airport
Atlanta, GA 30320
(404) 715-1402

Ms. Barbara Smith
Product Service Manager
Delta Faucets
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Indianapolis, IN 46280
(317) 848-1812

Operations
Denny's, Inc.
P.O. Box 3800
Spartanburg, SC 29304-3800
(803) 596-8000

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Research and Development
Dep Corporation
2101 East Via Arado
Rancho Dominguez, CA 90220-6189
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1 (800) 367-2855 (toll free)

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Evanston, IL 60202
(708) 328-8100
1 (800) 225-8000 (toll free)

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Consumer Information Center
The Dial Corporation
Dial Tower
Phoenix, AZ 85077-1606
(602) 207-5518
1 (800) 528-0849 (toll free—foods division)
1 (800) 45-PUREX (toll free—household and laundry division)
1 (800) 258-DIAL (toll free—personal care division)

Customer Relations
Diet Center, Inc.
921 Penn Avenue
Pittsburgh, PA 15222-3814
(412) 338-8700
1 (800) 333-2581 (toll free)

Customer Assistance Department
Digital Equipment Corporation
40 Old Bolton Road
Stow, MA 01777-1215
(508) 493-7161
1 (800) 332-4636 (toll free)

Customer Relations
Dillard Department Stores, Inc.
1600 Cantrell Road
Little Rock, AR 72201
(501) 376-5200

Ms. Betsy Seeley
Vice President, Customer Service
Diners Club International
183 Inverness Drive West
Englewood, CO 80112
(303) 799-9000
1 (800) 525-9135 (toll free)
(303) 649-2824 (TDD)

Discover Credit Card
see Sears, Roebuck and Co.

Ms. Helen Robinson
Manager, Consumer Response
Dole Packaged Foods
ATTN: Consumer Response Department
50 California Street, 19th Floor
San Francisco, CA 94111
1 (800) 232-8888 (toll free)

Mr. David Black, President
Operations
Domino's Pizza, Inc.
P.O. Box 997
Ann Arbor, MI 48106-0997
(313) 930-3030

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Vice President, Legal Affairs
Doubleday Book & Music Clubs, Inc.
501 Franklin Avenue
Garden City, NY 11530-5806
(516) 873-4628

Ms. Sharon Clark
Manager, Consumer Affairs
DowBrands
P.O. Box 68511
Indianapolis, IN 46268-0511
1 (800) 428-4795 (toll free)

Mr. Jim Ball, Vice President
Corporate Communications
Ms. Wynema Hamilton, Coordinator
Consumer Affairs
Dr Pepper Co./The Seven-Up Co./Premier Beverages
P.O. Box 655086
Dallas, TX 75265-5086
(214) 360-7000

Customer Service Department
Walter Drake & Sons
Drake Building
Colorado Springs, CO 80940-0001
(719) 596-3140

Ms. Jane Lagusch
Corporate Secretary to the President
Drug Emporium, Inc.
155 Hidden Ravines Drive
Powell, OH 43065
(614) 548-7080

Dulcolax
Boehringer Ingelheim
90 East Ridge
P.O. Box 368
Ridgefield, CT 06877-0368
(203) 798-9988

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Chairman of the Board
Dunkin Donuts of America
P.O. Box 317
Randolph, MA 02368
(617) 961-4000
1 (800) 6-DUNKIN (toll free)

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Manager, Consumer Affairs
Dunlop Tire Corporation
P.O. Box 1109
Buffalo, NY 14240-1109
(716) 879-8258
1 (800) 548-4714 (toll free)

Product Information Center
E.I. duPont de Nemours & Co.
1007 Market Street
Wilmington, DE 19880-0010
1 (800) 441-7515 (toll free)

Consumer Affairs Department
Duracell USA
Division of Duracell, Inc.
Berkshire Industrial Park
Bethel, CT 06801
(203) 796-4000
1 (800) 551-2355
(toll free—8:30 a.m.-5 p.m. EST)

Consumer Affairs Department
Durkee-French Foods
A Division of Rickett & Colman Inc.
1655 Valley Road
P.O. Box 939
Wayne, NJ 07474-0939
(201) 633-6800

E

Mr. John Vaeth
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343 State Street
Rochester, NY 14650-0811
1 (800) 242-2424 (toll free)

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Eckerd Drug Company
8333 Bryan Dairy Rd.
P.O. Box 4689
Clearwater, FL 34618
(813) 397-7461

Customer Service
Edmund Scientific Company
101 East Gloucester Pike
Barrington, NJ 08007-1380
(609) 573-6260

Electrolux Corporation
2300 Windy Ridge Parkway
Suite 900
Marietta, GA 30067
(404) 933-1000
1 (800) 243-9078 (toll free)

Customer Relations
Emery Worldwide
A CF Company
3350 West Bayshore Road
Palo Alto, CA 94303-0986
(415) 855-9100
1 (800) 443-6379 (toll free)

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Encore Marketing International, Inc.
4501 Forbes Boulevard
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(301) 459-8020
1 (800) 638-0930 (toll free)

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Encyclopaedia Britannica, Inc.
310 South Michigan Avenue
Chicago, IL 60604-4293
(312) 347-7230

Mr. Labat R. Yancey
Assistant Vice President
Office of Consumer Affairs
Equifax
P.O. Box 4081
Atlanta, GA 30302
(404) 888-3500

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Equitable Life Assurance Society
135 West 50th Street
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(212) 641-7700 (collect calls accepted)

Retail Customer Service Department
Esprit de Corp.
900 Minnesota Street
San Francisco, CA 94107-3000
(415) 648-6900
1 (800) 777-8765 (toll free)

Ms. Theresa Sullivan
Vice President, Consumer Relations
Estee Lauder Companies
767 Fifth Avenue
New York, NY 10153-0003
(212) 572-4455

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Ethan Allen Drive
Danbury, CT 06811
(203) 743-8553

Mr. Rick Gremer
Consumer Relations Manager
The Eureka Company
1201 East Bell Street
Bloomington, IL 61701-6902
(309) 823-5735
1 (800) 282-2886 (toll free—warranty center)

Mr. Dan Evans, Chairman of the Board
Bob Evans Farms, Inc.
3776 South High Street
P.O. Box 07863
Columbus, OH 43207
(614) 491-2225
1 (800) 272-PORK (toll free outside OH)

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Exxon Company U.S.A.
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F

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(212) 463-1063

Consumer Affairs Department
Faultless Starch/Bon Ami Company
1025 West Eighth Street
Kansas City, MO 64101-1200
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Fayva Shoe Stores
see Morse Shoe Company

Mr. John R. West, Manager
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Federal Express Corporation
P.O. Box 727, Department 2605
Memphis, TN 38194-2605
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Federated Department Stores
7 West Seventh Street
Cincinnati, OH 45202
(513) 579-7000

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Fieldcrest Cannon, Inc.
60 West 40th Street
New York, NY 10018
(212) 536-1284
1 (800) 841-3336
(toll free—Fieldcrest Stores)
1 (800) 237-3209
(toll free—Cannon Stores)

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11 McLeland Road
St. Cloud, MN 56395
(612) 259-2500

Consumer Affairs
Firestone Tire & Rubber Co.
205 North Michigan Avenue
Chicago, IL 60601-5965
1 (800) 274-1344 (toll free)

Mr. Lee Mann
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First Brands Corporation
88 Long Hill Street
East Hartford, CT 06108
(203) 728-6000

Mr. Patrick J. Swanick
Senior Vice President, Customer Services
Customer Service Center
First Fidelity Bancorporation
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(215) 734-5090
1 (800) 345-9042 (toll free)
(215) 734-5599 (TDD)

Consumer Affairs Department
First Interstate Bank of California
707 Wilshire Boulevard, W35-13
Los Angeles, CA 90017
(213) 614-3103
1 (800) 626-3400 (toll free)

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Consumer, Government and Media Center
First National Supermarkets, Inc.
17000 Rockside Road
Cleveland, OH 44137-4390
(216) 587-7100

Mr. Michael Cisneros
Consumer Affairs Officer
First Nationwide Bank
135 Main Street, 4th Floor
San Francisco, CA 94105-1817
1 (800) 237-0756 (toll free)

Customer Service
First Union National Bank of Florida
P.O. Box 2870
Jacksonville, FL 32231-0010
(904) 361-6996
1 (800) 735-1012 (toll free)

Fisher
see SFS Corporation

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Fisher Price
636 Girard Avenue
East Aurora, NY 14052-1880
1 (800) 432-5437 (toll free)

Ms. Kathryn McDonald
Consumer Affairs Manager
Florida Power and Light Co.
P.O. Box 029100
Miami, FL 33102-9100
(305) 227-4646
1 (800) 432-6554 (toll free TDD)

Ms. Monica Schmelter, Manager
Customer Relations
Florists' Transworld Delivery Association (FTD)
29200 Northwestern Highway
P.O. Box 2227
Southfield, MI 48037-4077
(313) 355-9300
1 (800) 521-4366 (toll free)

Florsheim Shoe Company
130 South Canal Street
Chicago, IL 60606-3999
(312) 559-2500

Mr. Heeth Varnedoe, President
Flowers Industries, Inc.
P.O. Box 1338
Thomasville, GA 31799-1338
(912) 226-9110

Mr. Leonard H. Yablon
Executive Vice President
Forbes Inc.
60 Fifth Avenue
New York, NY 10011
(212) 620-2248

Customer Service
Foster & Gallagher, Inc.
6523 North Galena Road
Peoria, IL 61632
(309) 691-4610
(Monday—Friday, 8:30 a.m.—5 p.m.)
(309) 691-3633
(Monday—Friday, after 5:15 p.m.)

Marketing and Customer Service
Fotomat Corporation
201 Prestige Park Road
East Hartford, CT 06108
(203) 291-0100
1 (800) 842-0001 (toll free in CT)
1 (800) 243-0003 (toll free outside CT)

Mr. David Listman, Vice President
Customer Service/Operations
The Franklin Mint
U.S. Route One
Franklin Center, PA 19091
(215) 459-6000

Frank's Nursery and Crafts, Inc.
A Division of General Host Corporation
6501 East Nevada
Detroit, MI 48234
(313) 366-8400

Customer Service Department
Freeman and French Shriner Shoes
1 Freeman Lane
Beloit, WI 53511-3989
1 (800) 456-9745 (toll free)

Customer Relations
Fretter Appliance Company
14985 Telegraph Road
Redford, MI 48239
(313) 537-3701
1 (800) 736-3430 (toll free)

Frigidaire Appliances
see White Consolidated Industries

Frontier Airlines
see Continental Airlines

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Fruit of the Loom, Inc.
One Fruit of the Loom Drive
Bowling Green, KY 42102-9015
(502) 781-6400

Ms. Marianne Salembene
Associate Manager, Customer Service Department
Fuji Photo Film U.S.A., Inc.
800 Central Boulevard
Carlstadt, NJ 07072-3009
1 (800) 526-9030 (toll free)

Customer Resource Center
Fuller Brush Company
P.O. Box 729
Great Bend, KS 67530-0729
1 (800) 523-3794 (toll free)

G

GTE Corporation
One Stamford Forum
Stamford, CT 06904
(203) 965-2000

Ms. Millie Roberson
Director, Consumer Relations
Ernest & Julio Gallo Winery
P.O. Box 1130
Modesto, CA 95353
(209) 579-3111

Ms. Jeannine Collins, Supervisor
Consumer Service Department
Lewis Galoob Toys, Inc.
500 Forbes Boulevard
San Francisco, CA 94080
(415) 952-1678
1 (800) 4-GALOOB (toll free outside CA)

Ms. Sheila Gibbons
Director, Public Affairs
Gannett Company, Inc.
1100 Wilson Boulevard
Arlington, VA 22234
(703) 284-6048

General Electric Company
For information on GE consumer products and services, call:
GE ANSWER CENTER® service
1 (800) 626-2000 (toll free)

Mr. Donald L. Mayer
Director of Consumer Response and Information Center
General Foods Corporation
250 North Street
White Plains, NY 10625
1 (800) 431-1001 (toll free—desserts)
1 (800) 431-1002 (toll free—beverages)
1 (800) 431-1003 (toll free—meals and Post cereals)
1 (800) 431-1004 (toll free—Maxwell House and Bird's Eye)
1 (800) 424-BAKE (toll free—Entenmann's)
1 (800) 431-POST (toll free—Post cereals)
1 (800) FOR-WACKY (toll free—Kool Aid)

General Host Corporation
P.O. Box 10045
Stamford, CT 06904
(203) 357-9900

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General Mills, Inc.
P.O. Box 1113
Minneapolis, MN 55440-1113
(612) 540-4295
1 (800) 328-6787
(toll free—bakery products)
1 (800) 231-0308 (toll free—cereals)
1 (800) 222-6846 (toll free—Gorton's)
1 (800) 231-0308 (toll free—snacks)

Customer Relations Department
General Motors Acceptance Corporation (GMAC)
3044 West Grand Boulevard, Room AX348
Detroit, MI 48202
(313) 556-0510
1 (800) 441-9234 (toll free)
1 (800) TDD-GMAC (toll free TDD)

Customer Service
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One General Street
Akron, OH 44329-0006
1 (800) 847-3349 (toll free)

Ms. Lori Thies, Vice President
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Generra
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Seattle, WA 98121
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Sales Department
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Rochester, NY 14605
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(616) 928-2000
1 (800) 4-GERBER (toll free—24 hours)
1 (800) 421-4221
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1 (800) 828-9119 (toll free—baby formula)

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Gibson Appliances
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Guess? Inc.
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see Clorox Company

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Kodiak Smokeless Tobacco
see Conwood Co., L.P.

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Service and Technical Publications
Kohler Company
Kohler, WI 53044
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Mr. Allen Wilson, Manager
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Kohler Company
Kohler, WI 53044
(414) 457-4441

Mr. Mark Grunow, Manager
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Kraftcourt
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Technical Services
Minwax, Inc.
15 Mercedes Drive
Montvale, NJ 07645
1 (800) 526-0495 (toll free)

Miracle Gro Products, Inc.
P.O. Box 800
Port Washington, NY 11050
(516) 883-6550

Consumer Relations
Mitsubishi Electric Sales of America, Inc.
5757 Plaza Drive
P.O. Box 6007
Cypress, CA 90630
(714) 220-2500

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Customer Support
Mobil Oil Corporation
3225 Gallows Road
Fairfax, VA 22037
(703) 849-3994

Mr. Al Kedora
Customer Services Manager
Mobil Oil Credit Corporation
210 West Tenth Street
Kansas City, MO 64105
(816) 391-9100

Customer Service
Crystal Brand Jewelry Group
Monet, Crisart and Marvella Jewelry
Number Two Lonsdale Avenue
Pawtucket, RI 02860
(401) 728-9800

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Monsanto Company
800 North Lindbergh Boulevard
St. Louis, MO 63167
(314) 694-2883

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Montgomery Ward
One Montgomery Ward Plaza, 9-S
Chicago, IL 60671
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Morse Shoe Company
555 Turnpike Street
Canton, MA 02021
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Consumer Affairs
Morton International
Morton Salt Division
100 North Riverside Plaza
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Motorola, Inc.
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Glenpoint Center West
500 Frank W. Burr Boulevard
Teaneck, NJ 07666
(201) 907-6669

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Mutual of Omaha Insurance Co.
Mutual of Omaha Plaza
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(402) 342-7600

N

Audience Services
NBC
30 Rockefeller Plaza
New York, NY 10112
(212) 664-2333

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NEC Technologies Inc.
1255 Michael Drive
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(708) 860-0335

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Consumer Affairs
Nabisco Brands, Inc.
100 DeForest Ave.
East Hanover, NJ 07936
(201) 503-2659
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National Amusements Inc.
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Dedham, MA 02026
(617) 461-1600

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Divisional Vice President
Customer Services
National Car Rental System, Inc.
7700 France Avenue, South
Minneapolis, MN 55435
(612) 893-6209
1 (800) 627-7777 (toll free)

National Education Corporation
1732 Reynolds Street
Irvine, CA 92714
(714) 261-7606

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National Media Corporation
4360 Main Street
Philadelphia, PA 19127
(215) 482-9800

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National Presto Industries, Inc.
3925 North Hastings Way
Eau Claire, WI 54703-3703
(715) 839-2121

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Nationwide Insurance Companies
One Nationwide Plaza
Columbus, OH 43216
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1 (800) 622-2421 (toll free TDD)

Customer Relations
Neighborhood Periodical Club, Inc.
One Crowne Point Court, #130
Cincinnati, OH 45241
(513) 771-9400

Customer Service Department
Neiman-Marcus
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Dallas, TX 75206
(214) 761-2600
1 (800) 442-2274 (toll free in TX)
1 (800) 527-1767 (toll free outside TX)

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Neutrogena Corporation
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Consumer Relations
Nevada Bell
645 East Plumb Lane
Reno, NV 89520
(702) 789-6000

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5000 City Line Road
Hampton, VA 23661
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Customer Service
News America Publishing, Inc.
Four Radnor Corporate Center
Radnor, PA 19088
(215) 293-8500
1 (800) 625-7300 (toll free)

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51 Madison Avenue
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Advertising Acceptability Department
New York Times Company
229 West 43rd Street
New York, NY 10036
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Customer Service Representative
Newsweek, Inc.
P.O. Box 403
Livingston, NJ 07039
(212) 350-4000
1 (800) 631-1040
(toll free—subscriber service only)

Customer Service
Nexxus Products
P.O. Box 1274
Santa Barbara, CA 93116-9976
(805) 968-6900

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Niagara Mohawk Power Corporation
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Nike/World Campus
1 Bowerman Drive
Beaverton, OR 97005
(503) 671-6453
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Consumer Affairs
Nintendo of America Inc.
4820 150th Avenue NE
Redmond, WA 98052
1 (800) 255-3700 (toll free)

No Nonsense
see Kayser-Roth Corporation

Norge
see Maycor

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Customer Relations
Northwest Airlines
A5270 Minneapolis/St. Paul
International Airport
St. Paul, MN 55111-3034
(612) 726-2046
1 (800) 328-2298
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Northwestern Mutual Life Insurance Company
720 East Wisconsin Avenue
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Norwegian Cruise Line
see Kloster Cruise Ltd.

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1 (800) 543-8687 (toll free outside OH)

The NutraSweet Company
1751 Lake Cook Road
Deerfield, IL 60015
1 (800) 321-7254 (toll free—NutraSweet)
1 (800) 323-5316 (toll free—Equal)

Customer Relations
Nutri/System Inc.
380 Sentry Parkway
Blue Bell, PA 19422-2332
(215) 940-3000

President's Help Line
Nynex/New York Telephone
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1 (800) 342-4181 (toll free TDD in NY)

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Orkin
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OSCO Drugs
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Outboard Marine Corporation
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Owens-Corning Fiberglas Corporation
Fiberglas Tower
Toledo, OH 43659
(419) 248-8000

P

Customer Appeals Group
Pacific Bell
140 New Montgomery Street
San Francisco, CA 94108
(415) 882-8000
1 (800) 592-6500 (toll free in CA)

Public Affairs
Pacific Enterprises
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Los Angeles, CA 90060-0043
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Consumer Relations Department
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Lincoln Harbor
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Customer Relations
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Panasonic
see Matsushita Servicing Company

Paper Art Company
see Mennen Company

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Paramount Communications Inc.
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Parke-Davis
see Warner-Lambert Company

Peidmont Airlines
see USAir

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Houston, TX 77252-2967
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Peoples Drug Stores, Inc.
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(703) 750-6100
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1 (800) 336-4990 (toll free outside VA)

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Pet Incorporated
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St. Louis, MO 63166-6719
(314) 622-6695

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Pet Incorporated
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Pfizer Inc.
235 East 42nd Street
New York, NY 10017
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Philco
see Philips Company

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Philip Morris Companies Incorporated
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Department of Consumer Affairs
Philips Company
Consumer Electronics Division
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Jefferson City, TN 37760
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Corporate Quality Administrator
Philips Lighting Company
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Somerset, NJ 08875-6800
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Public Relations
Phillips Petroleum Company
16 Phillips Building
Bartlesville, OK 74004
(918) 661-1215

Piaget
see North American Watch Corporation

Pillsbury Company
Consumer Response
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Minneapolis, MN 55440
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Long Beach, CA 90810
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Pirelli Tire
Pirelli/Armstrong Tire Corporation
500 Sargent Drive
New Haven, CT 06536-0201
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Playskool
see Hasbro, Inc.

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Playtex Apparel, Inc.
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MS 1526
Dover, DE 19903-0631
(302) 674-6000
1 (800) 537-9955 (toll free)

Playtex Family Products Corp.
215 College Rd.
P.O. Box 728
Paramus, NJ 07652
1 (800) 624-0825 (toll free in NJ)
1 (800) 222-0453 (toll free outside NJ)

Customer Service Department
Polaroid Corporation
784 Memorial Drive
Cambridge, MA 02139
(617) 577-2000
(collect calls accepted within MA)
1 (800) 343-5000 (toll free outside MA)

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Customer Relations Manager
Polo/Ralph Lauren Corporation
4100 Beechwood Drive
Greensboro, NC 27410
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Ponderosa
see Metromedia Steakhouses, Inc.

Operations Department
Popeye's/Church's Fried Chicken, Inc.
P.O. Box BH001
San Antonio, TX 78201
(512) 735-9392
1 (800) 222-5857 (toll free)

Premier Beverages
see Dr. Pepper

Prescriptives, Inc.
see Estee Lauder

Princeton Pharmaceutical Products
see Bristol-Myers Squibb Pharmaceutical Group

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(513) 983-2200
(toll free numbers appear on all Procter & Gamble product labels)

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Philadelphia, PA 19101
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Individual Insurance Services
Prudential Insurance Company of America
Executive Offices
Prudential Plaza, 24th Floor
Newark, NJ 07101
(201) 802-6000

Public Affairs
Prudential Property & Casualty Company
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1 (800) 645-9242 (toll free outside NY)

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Publix Super Markets
1936 George Jenkins Boulevard
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Lakeland, FL 33802
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Q

QVC Network
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West Chester, PA 19380
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Chicago, IL 60604-9003
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Quasar
see Matsushita Servicing Company

R

Radio Shack
see Tandy Corporation

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Pleasantville, NY 10570-7000
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1 (800) 735-4327 (toll free TDD)

Consumer Affairs Department
Reckitt & Colman Household Products
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(201) 633-6700

Orville Redenbacher
see Hunt-Wesson, Inc.

Consumer Relations
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Stoughton, MA 02072
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1 (800) 321-8293
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Remco America, Inc.
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Customer Relations Department
Remington Products, Inc.
60 Main Street
Bridgeport, CT 06004
(203) 367-4400

Remington Rifle
see E.I. duPont de Nemours & Co.

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(804) 281-4073 (collect calls accepted)

Rhone-Poulenc Rorer Pharmaceuticals Inc.
Consumer Affairs Information Center
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Rockport
see Reebok

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(212) 758-7700

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Rustler Jeans
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7 Eleven Food Stores
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SFS Corporation
Customer Information Center
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Sandoz Company
Sandoz Pharmaceuticals
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East Hanover, NJ 07936
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Sanyo Electric Inc.
see SFS Corporation

Sara Lee Corporation
Three First National Plaza
70 West Madison Street
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3030 Jackson Avenue
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Scholl
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Consumer Relations Department
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Sedgefield Jeans
see Blue Bell, Inc.

Coserv
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Seventeen Magazine
see News America Publishing, Inc.

Seven-Up
see Dr. Pepper

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ShowBiz Pizza
see Integra

Showtime Networks, Inc.
see Viacom International, Inc.

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Skaggs Company
see American Stores Company

Skoal Chewing Tobacco
see UST

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Strawberry Lane
Orrville, OH 44667-0280
(216) 682-3000

Snapper Power Equipment
McDonough, GA 30253
(404) 957-9141
1 (800) 933-9369 (toll free)

Solar Nutritionals
see Thompson Medical Company

Mr. Paul Sonnabend, President
Sonesta International Hotels Corporation
200 Clarendon Street
Boston, MA 02116
(617) 421-5413

Ms. Kathryn M. O'Brien
Director, National Customer Relations
Sony Corporation of America
Sony Service Company
Sony Drive
Park Ridge, NJ 07656
(201) 930-7669
(NJ Consumer Information Center)
(714) 821-7669
(CA Consumer Information Center)
(708) 250-7669
(IL Consumer Information Center)

South Central Bell
see BellSouth Telephone Operations

Southern Bell Corporation
see BellSouth Telephone Operations

Mr. Jerry Snearly
National Consumer Services Manager
The Southland Corporation
P.O. Box 711
Dallas, TX 75221-0711
(214) 841-6642
1 (800) 255-0711 (toll free)

Mr. Jim Ruppel, Director
Customer Relations
Southwest Airlines
Love Field
P.O. Box 36611
Dallas, TX 75235-1657
(214) 904-4223
1 (800) 533-1305
(toll free TDD—reservations)

Executive Director
Corporate Communications
Southwestern Bell Corporation
1667 K Street, N.W., Suite 1000
Washington, D.C. 20006
(202) 293-8550

Ms. Shirley Brisbois
Manager, Consumer Relations
Spalding & Evenflo, Inc.
425 Meadow Street
P.O. Box 901
Chicopee, MA 01021-0901
(413) 536-1200
1 (800) 225-6601 (toll free)

Mr. Paul Weiske
Customer Service Manager
Speed Queen Company
P.O. Box 990
Ripon, WI 54971-0990
(414) 748-3121
(414) 748-4053 (TDD)

Supervisor
Customer Service Department
Spencer Gifts
MCA, Inc.
1050 Black Horse Pike
Pleasantville, NJ 08232
(609) 645-3300

Customer Service
Spiegel, Inc.
P.O. Box 927
Oak Brook, IL 60522-0927
(708) 954-2772

Springs Industries Inc.
Springmaid Home Fashions
Consumer Fashions Division
787 7th Avenue
New York, NY 10019
(212) 903-2100

Squibb
see Bristol-Myers Squibb Pharmaceutical Group

Mr. Jack Gauthier, Marketing Manager
Stanley Hardware
Division Stanley Works
480 Myrtle Street
New Britain, CT 06050
(203) 225-5111
1 (800) 622-4393 (toll free)

Mr. Jim Stahly
Public Relations Director
State Farm Mutual Automobile Insurance Company
One State Farm Plaza
Bloomington, IL 61710
(309) 766-2714

Consumer Affairs Section
Sterling Drug Inc.
90 Park Avenue, 8th Floor
New York, NY 10016
(212) 907-2000
1 (800) 331-4536
(toll free—Glenbrook, Winthrop Consumer Products)

J.P. Stevens
see WestPoint Pepperell

Ms. Esther Rasmussen
Director, Consumer Relations
Stokely USA, Inc.
626 East Wisconsin Avenue
P.O. Box 248
Oconomowoc, WI 53066-0248
(414) 567-1731
1 (800) 872-1110 (toll free)

Ms. Christine Filardo
Director, Consumer Affairs
Stop & Shop Supermarket Company Inc.
P.O. Box 1942
Boston, MA 02103
(617) 770-8395

Ms. Frances D. Karpowicz, Manager
Consumer Affairs Department
Stouffer Foods Corporation
5750 Harper Road
Solon, OH 44139-1880
(216) 248-3600

President
Stouffer Restaurant Company
30050 Chagrin Boulevard
Cleveland, OH 44124
(216) 464-6606

Mr. Matthew Cook
Director, Customer Relations
Strawbridge & Clothier
801 Market Street
Philadelphia, PA 19107
(215) 629-6722

Ms. Kathy Hatfield, Coordinator
Quality Assurance Administration
The Stroh Brewery Company
100 River Place
Detroit, MI 48207-4291
(313) 446-2000

Consumer Affairs
Sunbeam/Oster Housewares
8989 North Deerwood Drive
Brown Deer, WI 53223
(written inquiries only)

Ms. Donna Samelson, Manager
Consumer Relations
Sun-Diamond Growers of California
P.O. Box 1727
Stockton, CA 95201
(209) 467-6000

Subscriber Service
Sunset Magazine
Box 2040
Harlan, IA 51593-0003
1 (800) 777-0117 (toll free)

Ms. Noreen MacConchie
Manager, Customer Relations
Supermarkets General Corporation
301 Blair Road
Woodbridge, NJ 07095
(908) 499-3500

Mr. Doug Williams, Customer Service
Swatch Watch USA
1817 William Penn Way
Lancaster, PA 17604
(717) 394-5288
1 (800) 8-SWATCH (toll free)

Swift-Eckrich, Inc.
2001 Butterfield Road
Downers Grove, IL 60515
(708) 512-1000
1 (800) 325-7424 (toll free)

The Swiss Colony
Customer Service
1112 Seventh Avenue
Monroe, WI 53566
(608) 324-4000

Sylvania Television
see Philips Company

T

Ms. Deedee Kindy, Supervisor
Consumer Affairs
3M
3M Center, Building 225-5N-04
St. Paul, MN 55144-1000
(612) 733-1871

TJX Companies (T.J. Maxx)
770 Cochituate Rd.
Framingham, MA 01701
(508) 390-1000
1 (800) 926-6299 (toll free)

National Consumer Assistance Center
TRW Information Services
12606 Greenville Avenue
P.O. Box 749029
Dallas, TX 75374-9029
(214) 235-1200

T.V. Guide
see News America Publishing, Inc.

Customer Service
Talbots
175 Beal Street
Hingham, MA 02043
1 (800) 992-9010 (toll free)
1 (800) 624-9179 (toll free TDD)

Ms. Cindy Nothe
Manager, Consumer Services
TAMBRANDS, Inc.
P.O. Box 271
Palmer, MA 01069
(413) 283-3431
1 (800) 523-0014 (toll free)

Ms. Lucille Frey, Director
Customer Relations
Tandy Corporation/Radio Shack
1600 One Tandy Center
Fort Worth, TX 76102
(817) 390-3218

Tappan Company, Inc.
see White Consolidated Industries

Consumer Relations and
Quality Assurance
Target Stores
33 South 6th Street
P.O. Box 1392
Minneapolis, MN 55440-1392
(612) 370-6056

Technics
see Matsushita Servicing Company

Mr. Richard C. Keller
Director, Consumer Affairs
Teledyne Water Pik
1730 East Prospect Street
Fort Collins, CO 80553-0001
(303) 484-1352
1 (800) 525-2774 (toll free)

Ms. Kathy Laffin, Supervisor
Customer Service
Teleflora
12233 West Olympic, Suite 140
Los Angeles, CA 90064-0780
(213) 826-5253
1 (800) 421-2815 (toll free)

Mr. Charles Funk
Telesphere
6000 Executive Boulevard, Suite 400
Rockville, MD 20852-3902
1 (800) 864-4468 (toll free)

Public Affairs
Tenneco, Inc.
P.O. Box 2511
Houston, TX 77001-2511
(713) 757-2131

Consumer Affairs Department
Tetley Inc.
100 Commerce Drive
P.O. Box 856
Shelton, CT 06484-0856
(203) 929-9342

Mr. W.D. Kistler
Manager, Customer Relations
Texaco Refining and Marketing
P.O. Box 2000
Bellaire, TX 77401-2000
(713) 432-2235
1 (800) 552-7827 (toll free)

Mr. Tom Thomas, Consumer Products
Texas Instruments Incorporated
P.O. Box 53
Lubbock, TX 79408-0053
(806) 741-2000
1 (800) 842-2737 (toll free)

Customer Service Representative
Thom McAn Shoe Co.
67 Millbrook Street
Worcester, MA 01606-2804
(508) 791-3811

Thompson & Formby, Inc.
825 Crossover Lane, Suite 240
Memphis, TN 38117
1 (800) FORMBYS (toll free)

Consumer Services Department
Thompson Medical Company, Inc.
222 Lakeview Avenue
West Palm Beach, FL 33401-6112
(407) 820-9900
1 (800) 521-7857 (toll free)

Ms. Janice Meikle, Vice President
Professional & Public Affairs
Thrift Drug, Inc.
615 Alpha Drive
Pittsburgh, PA 15238
(412) 963-6600
1 (800) 2-THRIFT (toll free)

Customer Service
Time Inc.
1 North Dale Mabry
Tampa, FL 33609
(813) 878-6100
1 (800) 541-1000 (toll free)

Corporate Public Affairs
Time Warner Inc.
75 Rockefeller Plaza
New York, NY 10019
(212) 484-6630

Ms. Letha Watkins
Consumer Correspondent
Timex Corporation
P.O. Box 2740
Little Rock, AR 72203-2740
(501) 372-1111
1 (800) 367-9282 (toll free)

Mr. Jim Percherke and Mr. Jeff Cline
Golf Division
National Consumer Relations
Titleist
P.O. Box B 965
New Bedford, MA 02741
1 (800) 225-8500 (toll free)

Ms. Karen Bramow
Assistant Manager, Sales Administration
Tonka Products
Interchange North
300 South Highway 169, Suite 500
St. Louis Park, MN 55426
(612) 525-3500
1 (800) 347-3628 (toll free)

Ms. Mary Elliott, Director
Communications and Public Affairs
The Toro Company
8111 Lyndale Avenue South
Minneapolis, MN 55420
(612) 887-8900

Mr. John Newman
Vice President of Service
Mr. Dave Byrnes
Administrative Manager of Service
Toshiba America Consumer Products, Inc.
Consumer Products Business Sector
1420 Toshiba Drive
Lebanon, TN 37087
(615) 449-2360

Ms. Helen Baur
Administrative Assistant
Totes, Incorporated
10078 East Kemper Road
Loveland, OH 45140
(513) 583-2300

Director, Consumer Complaints
Tourneau, Inc.
488 Madison Avenue
New York, NY 10022
(212) 758-3265
1 (800) 223-1288 (toll free outside NY)

Corporate Spokesperson
Toys "R" Us
461 From Road
Paramus, NJ 07652
(201) 599-7897

Ms. Thompson, Manager
Control Center
Trak Auto
3300 75th Avenue
Landover, MD 20785
(301) 731-1200

Trane/CAC, Inc.
see American Standard, Inc.

Trans Union Corporation

Western Region
1561 E. Orangethorpe
Fullerton, CA 92631

Southern Region
222 S. First Street
Louisville, KY 40202

North Eastern Region
1211 Chestnut Street
Philadelphia, PA 19107

Midwest
212 S. Market Street
Wichita, KS 67202

North Eastern Ohio
25249 Country Club Boulevard
N. Olmstead, OH 44070

Ms. Rosemary Aurichio
Director, Customer Relations
Trans World Airlines (TWA)
110 South Bedford Road
Mt. Kisco, NY 10549
(914) 242-3000
1 (800) 421-8480
(toll free TDD—reservations)

Office Of Consumer Information
The Travelers Companies
One Tower Square
Hartford, CT 06183-1060
1 (800) 243-0191 (toll free)

True Value Hardware Stores
see Cotter & Company

Ms. Chris Clark, Manager
Customer Services Department
Tupperware
P.O. Box 2353
Orlando, FL 32802
(407) 847-3111
1 (800) 858-7221 (toll free)

Ms. Terri Tingle
Director, Public Affairs
Turner Broadcasting System Inc.
One CNN Center
Atlanta, GA 30335
(404) 827-1690

Ms. Karen Hanik
Consumer Correspondence Representative
Turtle Wax, Inc.
5655 West 73rd Street
Chicago, IL 60638-6211
(708) 563-3600
1 (800) 323-9883 (toll free)

Mr. Jerry Rasor
Manager, Quality Control
Tyco Industries
540 Glenn Avenue
Moorestown, NJ 08057
(609) 234-7714

Mr. Jay Benham
Manager, Consumer Relations
Tyson Foods
P.O. Box 2020
Springdale, AR 72765-2020
(501) 756-4714
1 (800) 233-6332 (toll free)

U

Ms. Elaine De Shong, Vice President
Marketing Consumer Service
U-Haul International
2727 North Central Avenue
Phoenix, AZ 85004-1120
(602) 263-6771
1 (800) 528-0463 (toll free outside AZ)

Mr. Alan Kaiser, Director
Corporate Communications
UST
100 West Putnam Avenue
Greenwich, CT 06830
(203) 661-1100

Union Fidelity Life Insurance Company
see Aon Corporation

Mr. Stephen A. Colton
Manager, Consumer Affairs
Uniroyal Goodrich Tire Company
600 South Main Street
Akron, OH 44397-0001
(216) 374-3796
1 (800) 521-9796 (toll free)

UNISYS Corporation
P.O. Box 500
Blue Bell, PA 19424-0001
(215) 986-4011

Mr. Paul Tinebra
Director of Customer Relations
United Airlines
P.O. Box 66100
Chicago, IL 60666
(312) 952-6168
1 (800) 323-0170
(toll free TDD—reservations)

Mr. Dick Porter
National Consumer Relations Manager
United Parcel Service of America, Incorporated
51 Weaver Street, OPS
Greenwich, CT 06831
(203) 862-6000

United States Fidelity & Guarantee Corporation
100 Light Street
Baltimore, MD 21203-1138
(301) 547-3000

Bette Malone® Relocation Service
United Van Lines, Inc.
One United Drive
Fenton, MO 63026
1 (800) 325-3870 (toll free)

Ms. Hattie Amer
Supervisor, Customer Service
Unocal Corporation
Room 1405
P.O. Box 7600
Los Angeles, CA 90051-7600
(213) 977-6728
1 (800) 527-5476 (toll free)

Consumer Products Division
(over-the-counter)
Customer Service Unit (prescriptions)
Upjohn Company
7000 Portage Road
Kalamazoo, MI 49001
1 (800) 253-8600 (toll free)

Mrs. Deborah Thompson
Director, Consumer Affairs
USAir
4001 North Liberty Street
Winston-Salem, NC 27105
(919) 661-8126 (collect calls accepted)

Consumer Services Representative
U.S. Shoe Corporation
One Eastwood Drive
Cincinnati, OH 45227-1197
(513) 527-7590

Mr. Slobodan B. Ajdukovic, Supervisor
Executive Consumer Services
U.S. Sprint
8001 Stemmons Freeway
Dallas, TX 75247
(214) 688-5707
1 (800) 347-8988 (toll free)

U S WEST, Inc.
Orchard Falls Building
7800 E. Orchard Rd.
Englewood, CO 80111-2533
(303) 793-6500
1 (800) USW-HELP (toll free)
1 (800) 955-5833 (toll free TDD)

V

Consumer Relations Department
Valvoline Oil Company
3499 Dabney Drive
P.O. Box 14000
Lexington, KY 40512
(606) 264-7777

Van Heusen Company
281 Centennial Avenue
Piscataway, NJ 08854
(908) 885-5000
1 (800) 631-5809 (toll free outside NJ)

Mr. John McAna
Executive Vice President
Van Munching and Co., Inc.
1270 Avenue of the Americas, 10th Floor
New York, NY 10020
(212) 265-2685

Ms. Jan Still-Linderman
Vanity Fair
640 Fifth Avenue
New York, NY 10019
(212) 582-6767
1 (800) 832-8662 (toll free)

Ms. Hilary E. Condit
Director, Corporate Relations
Viacom International Inc.
1515 Broadway
New York, NY 10036
(212) 258-6346

Mr. Peter Doane
Vice President/Treasurer
Vicorp Restaurants
400 West 48th Avenue
Denver, CO 80216
(303) 296-2121

Customer Relations
Visa USA, Inc.
P.O. Box 8999
San Francisco, CA 94128-8999
(415) 570-2900

Customer Service
Vons Companies Inc.
P.O. Box 3338
Los Angeles, CA 90054
(818) 821-7000

W

Customer Service Representative
Wagner Spray Tech Corporation
1770 Fernbrook Lane
Plymouth, MN 55447
(612) 553-7000
1 (800) 328-8251 (toll free)

Mr. Edward H. King, Director
Government and Corporate Relations
Walgreen Co.
200 Wilmot Road
Deerfield, IL 60015
(708) 940-3500
1 (800) 289-2273 (toll free)

Customer Relations
Wal-Mart Stores, Inc.
702 S.W. Eighth Street
Bentonville, AR 72716-0117
(501) 273-4000

Ms. Rebecca Pierce
Consumer Affairs Manager
Wamsutta Pacific
1285 Avenue of the Americas
34th Floor
New York, NY 10019
(212) 903-2000
1 (800) 344-2142 (toll free)

Wang Direct
Wang Laboratories Inc.
1001 Pawtucket Boulevard
Lowell, MA 01854
(508) 656-8000

Mr. George A. Silva
Manufacturing Vice President
Warnaco Men's Apparel
10 Water Street
Waterville, ME 04901
(207) 873-4241

Mr. Mitch Rosalsky, Director
Consumer Affairs Division
Warner-Lambert Company
201 Tabor Road
Morris Plains, NJ 07950
(201) 540-2459
1 (800) 223-0182 (toll free)
1 (800) 524-2624 (toll free—Parke Davis Products/over-the-counter)
1 (800) 742-8377 (toll free—Schick Razor)
1 (800) 562-0266 (toll free—EPT)
1 (800) 223-0182 (toll free— Warner-Lambert products)
1 (800) 524-2854 (toll free—Trident)
1 (800) 343-7805 (toll free TDD)

Customer Service
Weider Health and Fitness
615 West Johnson Avenue, Suite 3
Cheshire, CT 06410
1 (800) 423-5713 (toll free)

Ms. Karen Wegmann
Executive Vice President
Corporate Community Development Group
Wells Fargo & Company
420 Montgomery Street
MAC 0101-111
San Francisco, CA 94163
(415) 396-3832
(916) 322-1700 (TDD)

Ms. Susan Kosling
Consumer Relations Manager
Wendy's International, Inc.
P.O. Box 256
Dublin, OH 43017-0256
(614) 764-6800

Ms. Joanne Turchany
Manager of Consumer Information
West Bend Company
400 Washington Street
West Bend, WI 53095
(414) 334-2311

Mr. Russ A. Phillips
Director, Consumer Affairs
Western Union Financial Services
One Lake Street
Upper Saddle River, NJ 07458
(201) 818-6041

Ms. Jackie McWhorter
Consumer Affairs Coordinator
WestPoint Pepperell
P.O. Box 609
West Point, GA 31833-0609
1 (800) 533-8229 (toll free)

Mr. Don Skinner, Director
Customer Relations Department
Whirlpool Corporation
Administrative Center, 2000 M-63
Benton Harbor, MI 49022
(616) 926-5000
1 (800) 253-1301 (toll free)

Mr. Brian Wooden
Manager, Consumer Relations
White Consolidated Industries
6000 Perimeter Drive
Dublin, OH 43017
(614) 792-4100
1 (800) 451-7007
(toll free—Frigidaire Appliances)
1 (800) 485-1445
(toll free—Gibson Appliances)
1 (800) 323-7773
(toll free—Kelvinator Appliance Company)
1 (800) 537-5530
(toll free—O'Keefe & Merit Appliances)
1 (800) 537-5530
(toll free—Tappan Company, Inc.)
1 (800) 245-0600
(toll free—White Westinghouse)

White Westinghouse
see White Consolidated Industries

Ms. Terese Kaminskas
Corporate Communicator
Wickes Companies, Inc.
3340 Ocean Park Boulevard, Suite 2000
Santa Monica, CA 90405
(213) 452-0160

Customer Service
Williams-Sonoma
100 North Point Street
San Francisco, CA 94133
(415) 421-7900

Mr. C.H. McKellar
Executive Vice President
Winn Dixie Stores Inc.
Box B
Jacksonville, FL 32203
(904) 783-5000

Mr. Steven R. Evenson
Owner Relations Manager
Winnebago Industries
P.O. Box 152
Forest City, IA 50436-0152
(515) 582-6939

Winthrop Consumer Products
see Sterling Drug Inc.

Corporate Communications
Wisconsin Bell
722 North Broadway, 13th Floor
Milwaukee, WI 53202-4396
(414) 678-0681
1 (800) 237-8576 (toll free)
1 (800) 242-9393 (toll free TDD in WI)

Wonderbread
see Continental Baking Company

Customer Service
F.W. Woolworth Company
233 Broadway
New York, NY 10279-0001
(212) 553-2000

Customer Service
World Book Educational Products
101 Northwest Point Boulevard
Elk Grove Village, IL 60007-1192
1 (800) 621-8202 (toll free)

Wrangler Jeans
see Blue Bell, Inc.

Ms. Barbara Zibell
Consumer Affairs Coordinator
William Wrigley Jr. Company
410 North Michigan Avenue
Chicago, IL 60611
(312) 645-4076

X

Customer Relations
Xerox Corporation
100 Clinton Avenue South
Rochester, NY 14644
(716) 423-5480

Y

Ms. Lindsey Bice, Manager
Customer Relations
Yamaha Motor Corporation
6555 Katella Avenue
Cypress, CA 90630-5101
(714) 761-7439

Z

Ms. Renee Hoke, Director
Communications
Zale Corporation
901 West Walnut Hill Lane
Irving, TX 75038-1003
(214) 580-3104

Zayre Corporation
see TJX Companies

Mr. Don Knutson
Vice President, Customer Service
Zenith Data Systems
2150 East Lake Cook Road
Buffalo Grove, IL 60089
(708) 808-4697

Vice President, Consumer Affairs
Zenith Electronics Corporation
1000 Milwaukee Avenue
Glenview, IL 60025-2493
(708) 391-8100
1 (800) 488-8129 (toll free TDD)

Car Manufacturers

If you have a problem with a car purchased from a local dealer, first try to work it out with the dealer. If an agreement cannot be reached, contact the manufacturer's regional or national office. Many of these offices are listed in this section.

If the regional office cannot resolve the problem, you might wish to contact one of the third-party dispute resolution programs. The list of these programs begins on page 49.

All of the toll-free "800" numbers in the following list can be reached from anywhere in the continental United States.

ACURA

Customer Relations Department
ACURA
1919 Torrance Boulevard
Torrance, CA 90501-2746
1 (800) 382-2238 (toll free)

Alfa-Romeo Distributors of North America, Inc.

Customer Service Manager
Alfa-Romeo Distributors of North America, Inc.
8259 Exchange Drive
P.O. Box 598026
Orlando, FL 32859-8026
(407) 856-5000

American Honda Motor Company, Inc.

California
Customer Relations Department
American Honda Motor Company, Inc.
Western Zone
700 Van Ness Boulevard
Torrance, CA 90509-2260
(213) 781-4565

Utah, Arizona, Colorado, New Mexico, Nebraska, Kansas, Oklahoma, Nevada, Texas (El Paso)
Customer Relations Department
American Honda Motor Company, Inc.
West Central Zone
1600 South Abilene Street, Suite D
Aurora, CO 80012-5815
(303) 696-3935

Maine, Vermont, New Hampshire, New York State (excluding NY City, its five boroughs, Long Island, Westchester County), Connecticut (excluding Fairfield County), Massachusetts, Rhode Island
Customer Relations Department
American Honda Motor Company, Inc.
New England Zone
555 Old County Road
Windsor Locks, CT 06096-0465
(203) 623-3310

Tennessee, Alabama, Georgia, Florida
Customer Relations Department
American Honda Motor Company, Inc.
Southeastern Zone
1500 Morrison Parkway
Alpharetta, GA 30201-2199
(404) 442-2045 (collect calls accepted)

Minnesota, Iowa, Missouri, Wisconsin, Illinois, Michigan (Upper Peninsula)
Customer Relations Department
American Honda Motor Company, Inc.
North Central Zone
601 Campus Drive, Suite A-9
Arlington Heights, IL 60004-1407
(708) 870-5600

West Virginia, Maryland, Virginia, North Carolina, South Carolina, District of Columbia
Customer Relations Department
American Honda Motor Company, Inc.
Mid-Atlantic Zone Office
902 Wind River Lane, Suite 200
Gaithersburg, MD 20878-1974
(301) 990-2020

Ohio (Steubenville), West Virginia (Wheeling), Pennsylvania, New Jersey, Delaware, New York (NY City, its five boroughs, Long Island, Westchester County), Connecticut (Fairfield County)
Customer Relations Department
American Honda Motor Company, Inc.
Northeast Zone
115 Gaither Drive
Moorestown, NJ 08057-0337
(609) 235-5533

Michigan (except for Upper Peninsula), Indiana, Ohio, Kentucky
Customer Relations Department
American Honda Motor Company, Inc.
Central Zone
101 South Stanfield Road
Troy, OH 45373-8010
(513) 332-6250

Washington, Oregon, Idaho, Montana, Wyoming, North Dakota, South Dakota, Hawaii, Alaska
Customer Relations Department
American Honda Motor Company, Inc.
Northwest Zone
12439 N.E. Airport Way
Portland, OR 97220-0186
(503) 256-0943

Texas (excluding El Paso), Arkansas (excluding Fayetteville, Bentonville, Fort Smith, Jonesboro), Oklahoma (Lawton, Ardmore), Louisiana, Mississippi
Customer Relations Department
American Honda Motor Company, Inc.
South Central Zone
4529 Royal Lane
Irving, TX 75063-2583
(214) 929-5481

Corporate Office:
American Honda Motor Company, Inc.
Consumer Affairs Department
1919 Torrance Boulevard
Torrance, CA 90501-2746
(213) 783-3260

American Isuzu Motors, Inc.

California
Mr. Neil Wiggins
Regional Customer Relations Manager
American Isuzu Motors, Inc.
One Autry Street
Irvine, CA 92718-2785
(714) 770-2626

Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Southeast Region
205 Hembree Park Drive
P.O. Box 6250
Roswell, GA 30076
(404) 475-1995

Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, North Dakota, Ohio, Wisconsin
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Central Region
1830 Jarvis Avenue
Elk Grove Village, IL 60007
(708) 952-8111

Connecticut, Maine, Massachusetts, New Hampshire, New Jersey (north of Toms River), New York, Rhode Island, Vermont
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Northeast Region
156 Ludlow Avenue
P.O. Box 965
Northvale, NJ 07647-0965
(201) 784-1414

Arizona, Arkansas, Kansas, Louisiana, Nevada (southern), New Mexico, Oklahoma, Texas
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Southwest Region
1150 Isuzu Parkway
Grand Prairie, TX 75050
(214) 647-2911

Alaska, Hawaii, Idaho, Montana, Nevada (Northern), Oregon, Utah, Washington, Wyoming, Colorado, Nebraska, South Dakota
Regional Customer Relations Manager*
American Isuzu Motors, Inc.
Northwest Region
8727 148th Avenue, N.E.
Redmond, WA 98052
(206) 881-0203

New Jersey (south of Toms River), Pennsylvania, Maryland, Delaware, Kentucky, Tennessee, Virginia, West Virginia
Regional Customer Relations Manager
American Isuzu Motors, Inc.
1 Isuzu Way
Glen Burnie, MD 21061
(301) 761-2121

Headquarters:
American Isuzu Motors, Inc.
13181 Crossroads Parkway North
P.O. Box 2480
City of Industry, CA 91746-0480
(213) 699-0500
1 (800) 255-6727 (toll free)

American Motors Corporation see Jeep/Eagle Division of Chrysler Motors Corporation

American Suzuki Motor Corporation

3251 E. Imperial Highway
Brea, CA 92621-6722
Attn: Customer Relations Department
Automobiles
1 (800) 877-6900, ext. 445 (toll free)
Motorcycles
(714) 996-7040, ext. 380

Audi of America, Inc.

Connecticut, New Jersey, New York
Director, Corporate Service
World-Wide Volkswagen Corp.
Greenbush Road
Orangeburg, NY 10962
(914) 578-5000

Corporate Office *(and all other states):*
Consumer Relations Manager
Audi of America, Inc.
888 West Big Beaver Road
Troy, MI 48007-3951
1 (800) 822-AUDI (toll free)

BMW of North America, Inc.

Arizona, California, Nevada, Oregon, Washington, Montana, Idaho, Arizona, Alaska, Hawaii, Colorado, Utah, New Mexico, Wyoming, Texas (El Paso)
Customer Relations Manager
BMW of North America, Inc.
Western Region
12541 Beatrice Street
P.O. Box 66916
Los Angeles, CA 90066
(213) 574-7300

Tennessee, North Carolina, Virginia (except northern), Mississippi, Alabama, Georgia, Florida, South Carolina, Louisiana, Oklahoma, Arkansas, Texas (except El Paso)
Customer Relations Manager
BMW of North America, Inc.
Southern Region
1280 Hightower Trail
Atlanta, GA 30350-2977
(404) 552-3800

North Dakota, South Dakota, Minnesota, Wisconsin, Iowa, Illinois, Michigan, Indiana, Ohio, Kentucky, Kansas, Missouri, Nebraska
Customer Relations Manager
BMW of North America, Inc.
Central Region
498 East Commerce Drive
Schaumburg, IL 60173
(708) 310-2700

Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont, Washington, D.C., Virginia (northern), West Virginia, Delaware, Maryland, Pennsylvania
Customer Relations Manager
BMW of North America, Inc.
Eastern Region
BMW Plaza
Montvale, NJ 07645
(201) 573-2100

Corporate Office:
National Customer Relations Manager
BMW of North America, Inc.
P.O. Box 1227
Westwood, NJ 07675-1227
(201) 307-4000

Chrysler Motors Corporation

Phoenix Zone Office
Customer Relations Manager
Chrysler Motors Corporation
11811 N. Tatum Boulevard, Suite 4025
Phoenix, AZ 85028
(602) 953-6899

Los Angeles Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 14112
Orange, CA 92668-4600
(714) 565-5111

San Francisco Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 5009
Pleasanton, CA 94566-0509
(415) 463-1770

Denver Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 39006
Denver, CO 80239
(303) 373-8888

Orlando Zone Office
Customer Relations Manager
Chrysler Motors Corporation
8000 South Orange Blossom Trail
Orlando, FL 32809
(407) 352-7402

Atlanta Zone Office
Customer Relations Manager
Chrysler Motors Corporation
900 Circle 75 Parkway, Suite 1600
Atlanta, GA 30339
(404) 953-8880

Chicago Zone Office
Customer Relations Manager
Chrysler Motors Corporation
650 Warrenville Road, Suite 502
Lisle, IL 60532
(708) 515-2450

Kansas City Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 25668
Overland Park, KS 66225-5668
(913) 469-3090

New Orleans Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 157
Metairie, LA 70004
(504) 830-3400

Washington, D.C. Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 1900
Bowie, MD 20716
(301) 464-4040

Boston Zone Office
Customer Relations Manager
Chrysler Motors Corporation
550 Forbes Boulevard
Mansfield, MA 02048-2038
(508) 261-2299

Detroit Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 3000
Troy, MI 48007-3000
(313) 952-1300

Minneapolis Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 1231
Minneapolis, MN 55440
(612) 553-2546

St. Louis Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 278
Hazelwood, MO 63042
(314) 895-0731

Syracuse Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 603
Dewitt, NY 13214-0603
(315) 445-6941

New York Zone Office
Customer Relations Manager
Chrysler Motors Corporation
500 Route 303
Tappan, NY 10983-1592
(914) 359-0110

Charlotte Zone Office
Customer Relations Manager
Chrysler Motors Corporation
4944 Parkway Plaza Boulevard
Suite 470
Charlotte, NC 28217
(704) 357-7065

Cincinnati Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 41902
Cincinnati, OH 45241
(513) 530-1500

Portland Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 744
Beaverton, OR 97075
(503) 526-5555

Philadelphia Zone Office
Customer Relations Manager
Chrysler Motors Corporation
Valley Brook Corporate Center
101 Linden Wood Drive, Suite 320
Malvern, PA 19355
(215) 251-2990

Pittsburgh Zone Office
Customer Relations Manager
Chrysler Motors Corporation
Penn Center West 3, Suite 420
Pittsburgh, PA 15276
(412) 788-6622

Memphis Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 18008
Memphis, TN 38181-0008
(901) 797-3870

Dallas Zone Office
Customer Relations Manager
Chrysler Motors Corporation
P.O. Box 110162
Carrollton, TX 75011-0162
(214) 242-8462

Houston Zone Office
Customer Relations Manager
Chrysler Motors Corporation
363 North Sam Houston Parkway East
Suite 590
Houston, TX 77060-2405
(713) 820-7062

Milwaukee Zone Office
Customer Relations Manager
Chrysler Motors Corporation
445 South Moorland Road, Suite 470
Brookfield, WI 53005
(414) 797-3750

Corporate Office:
Mr. R.T. Smith
National Owner Relations Manager
Chrysler Motors Corporation
P.O. Box 1086
Detroit, MI 48288-1086
1 (800) 992-1997 (toll free)

Ferrari North America, Inc.

Corporate Office:
Mr. Kenneth McCay
Director of Service and Parts
Ferrari North America, Inc.
250 Sylvan Avenue
Englewood Cliffs, NJ 07632
(201) 816-2650

Ford Motor Company

Customer Relations Manager
Ford Motor Company
300 Renaissance Center
P.O. Box 43360
Detroit, MI 48243
1 (800) 392-3673 (toll free—all makes)
1 (800) 521-4140
(toll free—Lincoln and Merkur only)
1 (800) 241-3673
(toll free—towing and dealer location service)
1 (800) 232-5952 (toll free TDD)

General Motors Corporation

Customer Assistance Center
Chevrolet/Geo Motor Division
General Motors Corporation
P.O. Box 7047
Troy, MI 48007-7047
1 (800) 222-1020 (toll free)
1 (800) TDD-CHEV (toll free TDD)

Customer Assistance Center
Pontiac Division
General Motors Corporation
One Pontiac Plaza
Pontiac, MI 48340-2952
1 (800) 762-2737 (toll free)
1 (800) TDD-PONT (toll free TDD)

Customer Assistance Network
Oldsmobile Division
General Motors Corporation
P.O. Box 30095
Lansing, MI 48909-7595
1 (800) 442-6537 (toll free)
1 (800) TDD-OLDS (toll free TDD)

Customer Assistance Center
Buick Motor Division
General Motors Corporation
902 East Hamilton Avenue
Flint, MI 48550
1 (800) 521-7300 (toll free)
1 (800) TD-BUICK (toll free TDD)

Consumer Relations Center
Cadillac Motor Car Division
General Motors Corporation
2860 Clark Street
Detroit, MI 48232
1 (800) 458-8006 (toll free)
1 (800) TDD-CMCC (toll free TDD)

Customer Service Department
GMC Truck Division
General Motors Corporation
Mail Code 1607-07
31 Judson Street
Pontiac, MI 48342
(313) 456-4547
1 (800) TDD-TKTD (toll free TDD)

Saturn Assistance Center
Saturn Corporation
General Motors Corporation
100 Saturn Parkway
Spring Hill, TN 37174
1 (800) 553-6000 (toll free)
1 (800) TDD-6000 (toll free TDD)

Mr. Duane E. Poole
Director, Public Relations
GM Service Parts Operations
6060 West Bristol Road
Flint, MI 48554-2110
(313) 635-5412

Honda
see American Honda Motor Company, Inc.

Hyundai Motor America

Customer Service
Hyundai Motor America
10550 Talbert Avenue
P.O. Box 20850
Fountain Valley, CA 92728-0850
1 (800) 633-5151 (toll free)

Isuzu
see American Isuzu

Jaguar Cars, Inc.

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming, Texas (El Paso)
Western Zone
Customer Relations Manager
Jaguar Cars, Inc.
422 Valley Drive
Brisbane, CA 94005
(415) 467-9402

Eastern Zone *(all other states)*
Customer Relations Manager
Jaguar Cars, Inc.
555 MacArthur Boulevard
Mahwah, NJ 07430-2327
(201) 818-8500

Jeep/Eagle Division of Chrysler Motors Corporation see Chrysler Zone and National Offices

Mazda Motor of America, Inc.

Corporate Headquarters:
Customer Relations Manager
Mazda Motor of America, Inc.
P.O. Box 19734
Irvine, CA 92718
1 (800) 222-5500 (toll free)

Mercedes-Benz of North America, Inc.

National Headquarters:
Mercedes-Benz of North America
1 Mercedes Drive
Montvale, NJ 07645-0350
(201) 573-0600 (Owner Service)

North Central Region Office
3333 Charles Street
Franklin Park, IL 60131-1469

Northeast Region Office
Baltimore Commons Business Park
1300 Mercedes Drive (2nd Floor)
Hanover, MD 21076-0348

Southern Region Office
8813 Western Way
Jacksonville, FL 32245-7604

Western Region Office
6357 Sunset Boulevard
Hollywood, CA 90093-0637

Mitsubishi Motor Sales of America, Inc.

Corporate Office:
National Consumer Relations Manager
Mitsubishi Motor Sales of America, Inc.
6400 West Katella Avenue
Cypress, CA 90630-0064
1 (800) 222-0037 (toll free)

Nissan Motor Corporation in USA

P.O. Box 191
Gardena, CA 90248-0191
1 (800) 647-7261
(toll free—all consumer inquiries)

Peugeot Motors of America, Inc.

Mr. William J. Atanasio
National Customer Relations Manager
Peugeot Motors of America, Inc.
P.O. Box 607
One Peugeot Plaza
Lyndhurst, NJ 07071-3498
(201) 935-8400
1 (800) 345-5549 (toll free)

Porsche Cars North America, Inc.

Customer Relations Manager
Porsche Cars North America, Inc.
100 West Liberty Street
P.O. Box 30911
Reno, NV 89520-3911
(702) 348-3154

Saab Cars USA, Inc.

National Consumer Relations
P.O. Box 697
Orange, CT 06477
(203) 795-5671
1 (800) 955-9007 (toll free)

Subaru of America

Arizona, California, Nevada
Owner Service Manager
Subaru of America, Western Region
12 Whatney Drive
Irvine, CA 92718-2895
(714) 951-6592

Alabama, Georgia, North Carolina, South Carolina, Florida, Tennessee, West Virginia, Virginia, Maryland, Washington, D.C.
Owner Service Manager
Southeast Region Subaru
220 The Bluffs
Austell, GA 30001
(404) 732-3200

Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Missouri, Ohio, Wisconsin
Owner Service Manager
Subaru Mid-America Region
301 Mitchell Court
Addison, IL 60101
(312) 953-1188

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut
Customer Relations Manager
Subaru of New England, Inc.
95 Morse Street
Norwood, MA 02062
(617) 769-5100

Southern New Jersey, Pennsylvania, Delaware
Customer Relations Manager
Penn Jersey Region
1504 Glen Avenue
Moorestown, NJ 08057
(609) 234-7600

New York, Northern New Jersey
Customer Relations Manager
Subaru Distributors Corporation
6 Ramland Road
Orangeburg, NY 10962
(914) 359-2500

Hawaii
Schuman-Carriage Co. Inc.
1234 South Beretania Street
P.O. Box 2420
Honolulu, HI 96804
(808) 533-6211

Alaska, Idaho, Montana, Nebraska, Oregon, Utah, Washington, North Dakota, South Dakota, Wyoming
Owner Service Manager
Subaru of America Northwest Region
8040 East 33rd Drive
Portland, OR 97211
1 (800) 878-6677 (toll free)

Arkansas, Colorado, Kansas, New Mexico, Mississippi, Oklahoma, Texas
Owner Service Manager
Subaru of America Southwest Region
1500 East 39th Avenue
Aurora, CO 80011
(303) 373-8895

Corporate Office:
Owner Service Department
Subaru of America
P.O. Box 6000
Cherry Hill, NJ 08034-6000
(609) 488-3278

Toyota Motor Sales, Inc.

Customer Assistance Center
Toyota Motor Sales USA, Inc.
Department A404
19001 South Western Avenue
Torrance, CA 90509
1 (800) 331-4331 (toll free)

Volkswagen United States, Inc.

Connecticut, New Jersey, New York
Director of Corporation Service
World-Wide Volkswagen, Inc.
Greenbush Road
Orangeburg, NY 10962
(914) 578-5000
1 (800) 822-8987 (toll free)

For all other locations:
Consumer Relations
Volkswagen United States, Inc.
888 West Big Beaver
Troy, MI 48007
General assistance and customer relations
1 (800) 822-8987 (toll free)
Replacement and repurchase assistance
1 (800) 955-5100 (toll free)

Volvo Cars of North America

Corporate Office:
Operations Manager
Volvo Cars of North America
15 Volvo Drive, Building D
P.O. Box 914
Rockleigh, NJ 07647-0914
(201) 767-4737

Yugo America, Inc.

Director, Customer Services
Yugo America, Inc.
120 Pleasant Avenue
P.O. Box 730
Upper Saddle River, NJ 07458-0730
(201) 825-4600
1 (800) 872-9846 (toll free)

Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations sponsored by local businesses. BBBs offer a variety of consumer services. For example, they can provide consumer education materials, answer consumer questions, mediate and arbitrate complaints, and provide general information on companies' consumer complaint records.

Each BBB has its own policy about reporting information. It might or might not tell you the nature of the complaint against a business, but all will tell you if a complaint has been registered. Many of the BBBs accept written complaints and will contact a firm on your behalf. BBBs do not judge or rate individual products or brands, handle complaints concerning the prices of goods or services, or give legal advice. However, many bureaus do offer binding arbitration, a form of dispute resolution, to those who ask for it. If you need help with a consumer question or complaint, call your local BBB to ask about their services.

This list includes the local BBBs in the United States. The Council of Better Business Bureaus can give you the addresses for BBBs in Canada.

National Headquarters

Council of Better Business Bureaus, Inc.
4200 Wilson Boulevard
Arlington, VA 22203
(703) 276-0100

Local Bureaus

Alabama

P.O. Box 55268
Birmingham, AL 35255-5268
(205) 558-2222

118 Woodburn Street
Dothan, AL 36301
(205) 792-3804

P.O. Box 383
Huntsville, AL 35801
(205) 533-1640

707 Van Antwerp Building
Mobile, AL 36602
(205) 433-5494, 5495

Commerce Street, Suite 806
Montgomery, AL 36104
(205) 262-5606

Alaska

3380 C Street, Suite 103
Anchorage, AK 99503
(907) 562-0704

Arizona

4428 North 12th Street
Phoenix, AZ 85014-4585
(602) 264-1721

50 West Drachman Street
Suite 103
Tucson, AZ 85705
(602) 622-7651 (inquiries)
(602) 622-7654 (complaints)

Arkansas

1415 S. University
Little Rock, AR 72204
(501) 664-7274

California

705 Eighteenth Street
Bakersfield, CA 93301-4882
(805) 322-2074

P.O. Box 970
Colton, CA 92324-0522
(714) 825-7280

6101 Ball Rd., Suite 309
Cypress, CA 90630
(714) 527-0680

1398 West Indianapolis
Suite 102
Fresno, CA 93705
(209) 222-8111

494 Alvarado Street, Suite C
Monterey, CA 93940
(408) 372-3149

510 16th Street
Oakland, CA 94612
(415) 839-5900

400 S Street
Sacramento, CA 95814
(916) 443-6843

3111 Camino del Rio, North
Suite 600
San Diego, CA 92108-1729
(619) 281-6422

33 New Montgomery St. Tower
San Francisco, CA 94105
(415) 243-9999

1505 Meridian Avenue
San Jose, CA 95125
(408) 978-8700

P.O. Box 294
San Mateo, CA 94401
(415) 696-1240

P.O. Box 746
Santa Barbara, CA 93102
(805) 963-8657

300 B Street
Santa Rosa, CA 95401
(707) 577-0300

1111 North Center Street
Stockton, CA 95202-1383
(209) 948-4380, 4881

Colorado

P.O. Box 7970
Colorado Springs, CO 80933
(719) 636-1155

1780 South Bellaire, Suite 700
Denver, CO 80222
(303) 758-2100 (inquiries)
(303) 758-2212 (complaints)

1730 S. College Ave., Suite 303
Fort Collins, CO 80525
(303) 484-1348

119 West 6th Street, Suite 203
Pueblo, CO 81003-3119
(719) 542-6464

Connecticut

2345 Black Rock Turnpike
Fairfield, CT 06430
(203) 374-6161

2080 Silas Deane Highway
Rocky Hill, CT 06067-2311
(203) 529-3575

100 South Turnpike Road
Wallingford, CT 06492-4395
(203) 269-2700 (inquiries)
(203) 269-4457 (complaints)

Delaware

2055 Limestone Road
Suite 200
Wilmington, DE 19808
(302) 996-9200

District of Columbia

1012 14th Street, N.W.
14th Floor
Washington, DC 20005-3410
(202) 393-8000

Florida

In addition to the Better Business Bureaus, Florida has a number of Better Business Councils which are affiliated with local Chambers of Commerce throughout the state. The Better Business Councils are listed following the Better Business Bureaus.

Better Business Bureaus

P.O. Box 7950
Clearwater, FL 34618-7950
(813) 535-5522

2976-E Cleveland Avenue
Fort Myers, FL 33901
(813) 334-7331

3100 University Blvd., South
Suite 239
Jacksonville, FL 32216
(904) 721-2288

2605 Maitland Center Parkway
Maitland, FL 32751-7147
(407) 660-9500

16291 Northwest 57th Avenue
Miami, FL 33014-6709
(305) 625-0307
(inquiries for Dade County)
(305) 625-1302
(complaints for Dade County)
(305) 524-2803
(inquiries for Broward County)
(305) 527-1643
(complaints for Broward County)

P.O. Box 1511
Pensacola, FL 32597-1511
(904) 433-6111

1950 SE Port St. Lucie Blvd.
Suite 211
Port St. Lucie, FL 34952
(407) 878-2010
(407) 337-2083 (Martin County)

2247 Palm Beach Lakes Blvd.
Suite 211
West Palm Beach, FL 33409
(407) 686-2200

Better Business Councils

P.O. Box 321
Bradenton, FL 34206-0321
(813) 748-1325
(Manatee County)

P.O. Box 3607
Lakeland, FL 33802-3607
(813) 680-1030 (Polk County)

P.O. Box 492426
Leesburg, FL 32749-2426
(904) 326-0770 (Lake County)

400 Fortenberry Road
Merritt Island, FL 32952
(407) 452-8869 (Central Brevard County)

13000 South Tamiami Trail
Suite 111
North Port, FL 34287
(813) 426-8744

329-391 O - 92 - 4

4100 Dixie Highway, NE
Palm Bay, FL 32905
(407) 984-8454 (South Brevard County)

1819 Main Street, Suite 240
Sarasota, FL 34236
(813) 366-3144

P.O. Drawer 2767
Titusville, FL 32781-2767
(407) 268-2822 (North Brevard County)

257 Tamiami Trail, North
Venice, FL 34285-1534
(813) 485-3510

Georgia

1319-B Dawson Road
Albany, GA 31707
(912) 883-0744
1 (800) 868-4222 (toll free)

100 Edgewood Avenue
Suite 1012
Atlanta, GA 30303
(404) 688-4910

P.O. Box 2085
Augusta, GA 30903
(404) 722-1574

P.O. Box 2587
Columbus, GA 31902
(404) 324-0712

1765 Shurling Drive
Macon, GA 31211
(912) 742-7999

P.O. Box 13956
Savannah, GA 31416-0956
(912) 354-7521

Hawaii

1600 Kapiolani Boulevard
Suite 714
Honolulu, HI 96814
(808) 942-2355

Idaho

1333 West Jefferson
Boise, ID 83702
(208) 342-4649
(208) 467-5547
(Canyon County)

545 Shoup Avenue, Suite 210
Idaho Falls, ID 83402
(208) 523-9754

Illinois

211 W. Wacker Drive
Chicago, IL 60606
(312) 444-1188 (inquiries)
(312) 346-3313 (complaints)

3024 West Lake
Peoria, IL 61615
(309) 688-3741

810 East State Street, 3rd Floor
Rockford, IL 61104
(815) 963-2222

Indiana

P.O. Box 405
Elkhart, IN 46515-0405
(219) 262-8996

4004 Morgan Avenue, Suite 201
Evansville, IN 47715
(812) 473-0202

1203 Webster Street
Fort Wayne, IN 46802
(219) 423-4433

4231 Cleveland Street
Gary, IN 46408
(219) 980-1511

Victoria Centre
22 East Washington Street
Suite 200
Indianapolis, IN 46204
(317) 637-0197

Marion, IN
1 (800) 552-4631
(toll free in IN)

Consumer Education Council (non-BBB)
Ball State Univ. WB 150
Muncie, IN 47306
(317) 747-8108

52303 Emmons Road, Suite 9
South Bend, IN 46637
(219) 277-9121

Iowa

852 Middle Road, Suite 290
Bettendorf, IA 52722-4100
(319) 355-6344

615 Insurance Exchange Building
Des Moines, IA 50309
(515) 243-8137

318 Badgerow Building
Sioux City, IA 51101
(712) 252-4501

Kansas

501 Jefferson, Suite 24
Topeka, KS 66607-1190
(913) 232-0454

300 Kaufman Building
Wichita, KS 67202
(316) 263-3146

Kentucky

311 West Short Street
Lexington, KY 40507
(606) 259-1008

844 South 4th Street
Louisville, KY 40203-2186
(502) 583-6546

Louisiana

1605 Murray St., Suite 117
Alexandria, LA 71301
(318) 473-4494

2055 Wooddale Boulevard
Baton Rouge, LA 70806-1519
(504) 926-3010

501 East Main Street
Houma, LA 70360
(504) 868-3456

P.O. Box 30297
Lafayette, LA 70593-0297
(318) 981-3497

P.O. Box 1681
Lake Charles, LA 70602
(318) 433-1633

141 De Siard Street, Suite 808
Monroe, LA 71201-7380
(318) 387-4600, 8421

1539 Jackson Avenue
New Orleans, LA 70130-3400
(504) 581-6222

1401 North Market Street
Shreveport, LA 71107-6525
(318) 221-8352

Maine

812 Stevens Avenue
Portland, ME 04103
(207) 878-2715

Maryland

2100 Huntingdon Avenue
Baltimore, MD 21211-3215
(301) 347-3990

Massachusetts

20 Park Plaza, Suite 820
Boston, MA 02116-4404
(617) 426-9000

Framingham, MA
1 (800) 422-2811
(toll free in MA)

78 North Street, Suite 1
Hyannis, MA 02601-3808
(508) 771-3022

Lawrence, MA
1 (800) 422-2811
(toll free in MA)

293 Bridge Street, Suite 320
Springfield, MA 01103
(413) 734-3114

P.O. Box 379
Worcester, MA 01601
(508) 755-2548

Michigan

620 Trust Building
Grand Rapids, MI 49503
(616) 774-8236

30555 Southfield Road
Suite 200
Southfield, MI 48076-7751
(313) 644-1012 (inquiries)
(313) 644-9136 (complaints)
(313) 644-9152 (Auto Line)
1 (800) 955-5100
(toll free nationwide auto line)

Minnesota

2706 Gannon Road
St. Paul, MN 55116
(612) 699-1111

Mississippi

460 Briarwood Drive, Suite 340
Jackson, MS 39206-3088
(601) 956-8282
1 (800) 274-7222
(toll free in MS)
(601) 957-2886
(automotive complaints only)

Missouri

306 East 12th Street,
Suite 1024
Kansas City, MO 64106-2418
(816) 421-7800

5100 Oakland Avenue
Suite 200
St. Louis, MO 63110
(314) 531-3300

205 Park Central East
Suite 509
Springfield, MO 65806
(417) 862-9231

Nebraska

719 North 48th Street
Lincoln, NE 68504-3491
(402) 467-5261

1613 Farnam Street, Room 417
Omaha, NE 68102-2158
(402) 346-3033

Nevada

1022 E. Sahara Avenue
Las Vegas, NV 89104-1515
(702) 735-6900, 1969

P.O. Box 21269
Reno, NV 89515-1269
(702) 322-0657

New Hampshire

410 South Main Street
Concord, NH 03301
(603) 224-1991

New Jersey

494 Broad Street
Newark, NJ 07102
(201) 642-INFO

2 Forest Avenue
Paramus, NJ 07652
(201) 845-4044

1721 Route 37, East
Toms River, NJ 08753-8239
(201) 270-5577

1700 Whitehorse
Hamilton Square, Suite D-5
Trenton, NJ 08690
(609) 588-0808 (Mercer County)

P.O. Box 303
Westmont, NJ 08108-0303
(609) 854-8467

New Mexico

4600-A Montgomery NE
Suite 200
Albuquerque, NM 87109
(505) 884-0500
1 (800) 445-1461
(toll free in NM)

308 North Locke
Farmington, NM 87401
(505) 326-6501

2407 W. Picacho, Suite B-2
Las Cruces, NM 88005
(505) 524-3130

New York

346 Delaware Avenue
Buffalo, NY 14202
(716) 856-7180

266 Main Street
Farmingdale, NY 11735
(516) 420-0500
1 (800) 955-5100
(toll free—Auto Line)

257 Park Avenue South
New York, NY 10010
(900) 463-6222
($.85 per minute)

1122 Sibley Tower
Rochester, NY 14604-1084
(716) 546-6776

847 James Street, Suite 200
Syracuse, NY 13203
(315) 479-6635

1211 Route 9
Wappingers Falls, NY 12590
(914) 297-6550
1 (800) 955-5100
(toll free—Auto Line)

30 Glenn Street
White Plains, NY 10603
(914) 428-1230, 1231
1 (800) 955-5100
(toll free—Auto Line)

North Carolina

801 BB&T Building
Asheville, NC 28801
(704) 253-2392

1130 East Third Street
Suite 400
Charlotte, NC 28204-2626
(704) 332-7151

3608 West Friendly Avenue
Greensboro, NC 27410
(919) 852-4240, 4241, 4242

P.O. Box 1882
Hickory, NC 28603
(704) 464-0372

3120 Poplarwood Court
Suite 101
Raleigh, NC 27604-1080
(919) 872-9240

2110 Cloverdale Avenue
Suite 2-B
Winston-Salem, NC 27103
(919) 725-8348

Ohio

222 West Market Street
Akron, OH 44303-2111
(216) 253-4590

1434 Cleveland Avenue, NW
Canton, OH 44703
(216) 454-9401

898 Walnut Street
Cincinnati, OH 45202
(513) 421-3015

2217 East 9th St., Suite 200
Cleveland, OH 44115-1299
(216) 241-7678

527 South High Street
Columbus, OH 43215
(614) 221-6336

40 West Fourth Street
Suite 1250
Dayton, OH 45402
(513) 222-5825
1 (800) 521-8357
(toll free in OH)

P.O. Box 269
Lima, OH 45802
(419) 223-7010

130 West 2nd Street
Mansfield, OH 44902-1915
(419) 522-1700

425 Jefferson Avenue
Suite 909
Toledo, OH 43604-1051
(419) 241-6276

345 N. Market, Suite 202
Wooster, OH 44691
(216) 263-6444

P.O. Box 1495
Youngstown, OH 44501-1495
(216) 744-3111

Oklahoma

17 South Dewey
Oklahoma City, OK 73102
(405) 239-6860 (inquiries)
(405) 239-6081 (inquiries)
(405) 239-6083 (complaints)
6711 S. Yale, Suite 230
Tulsa, OK 74136-3327
(918) 492-1266

Oregon

610 S.W. Alder St., Suite 615
Portland, OR 97205
(503) 226-3981
1 (800) 488-4166
(toll free in OR)

Pennsylvania

528 North New Street
Bethlehem, PA 18018
(215) 866-8780

6 Marion Court
Lancaster, PA 17602
(717) 291-1151
(717) 232-2800 (Harrisburg)
(717) 846-2700 (York County)
(717) 394-9318 (Auto Line)

P.O. Box 2297
Philadelphia, PA 19103-0297
(215) 496-1000

610 Smithfield Street
Pittsburgh, PA 15222
(412) 456-2700

P.O. Box 993
Scranton, PA 18501
(717) 342-9129, 655-0445

Puerto Rico

Condominium Olimpo Plaza
Suite 208
1002 Munoz Rivera Avenue
Rio Piedras, PR 00927
(809) 756-5400
(809) 767-0446

Rhode Island

Bureau Park
P.O. Box 1300
Warwick, RI 02887-1300
(401) 785-1212 (inquiries)
(401) 785-1213 (complaints)

South Carolina

1830 Bull Street
Columbia, SC 29201
(803) 254-2525

311 Pettigru Street
Greenville, SC 29601
(803) 242-5052

1310-G Azalea Court
Myrtle Beach, SC 29577
(803) 497-8667

Tennessee

P.O. Box 1178 TCAS
Blountville, TN 37617
(615) 323-6311

1010 Market Street, Suite 200
Chattanooga, TN 37402-2614
(615) 266-6144
(also serves Whitfield and Murray counties in GA)
(615) 479-6096
(Bradley County only)

900 East Hill Avenue, Suite 165
Knoxville, TN 37915-2525
(615) 522-2552

P.O. Box 750704
Memphis, TN 38175-0704
(901) 795-8771

Sovran Plaza, Suite 1830
Nashville, TN 37239
(615) 254-5872

Texas

3300 S. 14th St., Suite 307
Abilene, TX 79605
(915) 691-1533

P.O. Box 1905
Amarillo, TX 79105-1905
(806) 379-6222

708 Colorado, Suite 720
Austin, TX 78701-3028
(512) 476-1616

P.O. Box 2988
Beaumont, TX 77704-2988
(409) 835-5348

202 Varisco Building
Bryan, TX 77803
(409) 823-8148, 8149

4535 S. Padre Island Drive
Suite 28
Corpus Christi, TX 78411
(512) 854-2892

2001 Bryan Street, Suite 850
Dallas, TX 75201
(214) 220-2000
1 (800) 442-1456
(toll free in TX)

5160 Montana, Lower Level
El Paso, TX 79903
(915) 772-2727

512 Main Street, Suite 607
Fort Worth, TX 76102
(817) 332-7585

2707 North Loop West
Suite 900
Houston, TX 77008
(713) 868-9500

P.O. Box 1178
Lubbock, TX 79408-1178
(806) 763-0459

P.O. Box 60206
Midland, TX 79711-0206
(915) 563-1880
1 (800) 592-4433
(toll free in 915 area code)

BEST COPY AVAILABLE

P.O. Box 3366
San Angelo, TX 76902-3366
(915) 949-2989

1800 Northeast Loop 410
Suite 400
San Antonio, TX 78217
(512) 828-9441

P.O. Box 6652
Tyler, TX 75711-6652
(903) 581-5704

P.O. Box 7203
Waco, TX 76714-7203
(817) 772-7530

P.O. Box 69
Weslaco, TX 78596-0069
(512) 968-3678

1106 Brook Street
Wichita Falls, TX 76301-5079
(817) 723-5526

Utah

1588 South Main Street
Salt Lake City, UT 84115
(801) 487-4656

Virginia

4022B Plank Road
Fredericksburg, VA 22407
(703) 786-8397

3608 Tidewater Drive
Norfolk, VA 23509-1499
(804) 627-5651

701 East Franklin Street
Suite 712
Richmond, VA 23219
(804) 648-0016

31 W. Campbell Avenue
Roanoke, VA 24011-1301
(703) 342-3455

Washington

127 West Canal Drive
Kennewick, WA 99336-3819
(509) 582-0222

2200 Sixth Avenue, Suite 828
Seattle, WA 98121-1857
(206) 448-8888
(206) 448-6222 (24-hour business reporting system)

South 176 Stevens
Spokane, WA 99204-1393
(509) 747-1155

P.O. Box 1274
Tacoma, WA 98401-1274
(206) 383-5561

P.O. Box 1584
Yakima, WA 98907-1584
(509) 248-1326

Wisconsin

740 North Plankinton Avenue
Milwaukee, WI 53203
(414) 273-1600 (inquiries)
(414) 273-0123 (complaints)

Wyoming

BBB/Idaho Falls
(serves Teton, Park and Lincoln counties in Wyoming)
545 Shoup Avenue, Suite 210
Idaho Falls, ID 83402
(208) 523-9754

BBB/Fort Collins
(serves all other Wyoming Counties)
1730 South College Avenue
Suite 303
Fort Collins, CO 80525
1 (800) 873-3222
(toll free in WY)

Trade Association and Other Resolution Programs

Companies that manufacture similar products or offer similar services often belong to industry associations. These associations help resolve problems between their member companies and consumers. Depending on the industry, you might have to contact an association, service council or consumer action program.

If you have a problem with a company and cannot get it resolved with the company, ask if the company is a member of an association. Then check this list to see if the association is listed. If the name of the association is not included on this list, check with a local library.

This list includes the names and addresses of the association and other dispute resolution programs that handle consumer complaints for their members. In some cases, the national organizations listed here can refer you to dispute resolution programs near you.

These programs are usually called alternative dispute resolution programs. Generally, there are three types of programs: arbitration, conciliation, and mediation. All three methods of dispute resolution vary. Ask for a copy of the rules of the program before you file your case. Generally, the decisions of the arbitrators are binding and must be accepted by both the customer and the business. However, in other forms of dispute resolution, only the business is required to accept the decision. In some programs, decisions are not binding on either party.

Remember, before contacting one of these programs, try to resolve the complaint by contacting the company.

Ms. Ann Lawrence, Director
Education and Conventions
American Apparel Manufacturers Association
2500 Wilson Boulevard, Suite 301
Arlington, VA 22201
(703) 524-1864
Membership: Manufacturers of clothing.

Ms. Donna Silberberg
Public Relations Director
American Arbitration Association
140 West 51st Street
New York, NY 10020-1203
(212) 484-4006
Private, non-profit organization with 35 regional offices across the country. Provides consumer information on request. Check local telephone directory for listing. If there is no office in your area, write or call the office listed above.

American Automobile Association
AUTOSOLVE®
1000 AAA Drive, Box 16
Heathrow, FL 32746-5064
1 (800) 477-6583 (toll free)
Nationwide third-party dispute resolution program for Toyota, Lexus, Porsche and Hyundai. AUTOSOLVE® resolves Subaru disputes in selected areas of the United States.

American Bar Association
Standing Committee on Dispute Resolution
1800 M Street, N.W., Suite 790
Washington, DC 20036
(202) 331-2258
Publishes a directory of state and local alternative dispute resolution programs. Provides consumer information on request.

Mr. John W. Johnson
Executive Vice President
American Collectors Association
4040 West 70th Street
P.O. Box 39106
Minneapolis, MN 55439-0106
(612) 926-6547
Membership: Collection services handling overdue accounts for retail, professional and commercial credit grantors.

Information Department
American Council of Life Insurance
1001 Pennsylvania Avenue, N.W.
Washington, DC 20004-2599
1 (800) 942-4242 (toll free—
8 a.m.-8 p.m. EST, M-F)
Membership: Life insurance companies authorized to do business in the United States.

Ms. Jane Marden, Director
Consumer Affairs
Ms. Linda Wood, Associate Director
Community Affairs
American Gas Association
1515 Wilson Boulevard
Arlington, VA 22209
(703) 841-8583
Membership: Distributors and transporters of natural gas.

American Health Care Association
1201 L Street, N.W.
Washington, DC 20005-4014
(202) 842-4444
1 (800) 321-0343
(toll free—publications only)
Membership: State associations of long-term health care facilities.

American Hotel and Motel Association
1201 New York Avenue, N.W., Suite 600
Washington, DC 20005-3931
(written inquiries only)
Membership: State and regional hotel associations.

Mr. Herbert A. Finkston, Director
Professional Ethics Division
American Institute of Certified Public Accountants
1211 Avenue of the Americas
New York, NY 10036-8775
(212) 575-6209
Membership: Professional society of accountants certified by the states and territories.

American Newspaper Publishers Assn. Credit Bureau Inc.
P.O. Box 17022
Dulles International Airport
Washington, D.C. 20041
(703) 648-1038
Investigates fraudulent advertising published in newspapers.

American Orthotic and Prosthetic Association
1650 King Street, Suite 500
Alexandria, VA 22314-1885
(703) 836-7116
Represents member companies that custom fit or manufacture components for patients with prostheses or orthoses.

Mr. Ray Greenly, Vice President
Consumer Affairs
American Society of Travel Agents, Inc.
P.O. Box 23992
Washington, DC 20026-3992
(703) 739-2782
Membership: Travel agents.

Mr. James A. Morrissey, Director
Communications Division
American Textile Manufacturers Institute
1801 K Street, N.W., Suite 900
Washington, DC 20006
(202) 862-0552
Membership: Textile mills which produce a variety of textile products, e.g., clothing, using natural and man-made fibers.

Manager, Consumer Affairs
Automotive Consumer Action Program (AUTOCAP)
8400 Westpark Drive
McLean, VA 22102
(703) 821-7144
Third-party dispute resolution program administered through the National Automobile Dealers Association. Consumer information available on request.

BBB AUTO LINE
Council of Better Business Bureaus, Inc.
4200 Wilson Boulevard, Suite 800
Arlington, VA 22203-1804
(703) 276-0100
Third-party dispute resolution program for AMC, Audi, General Motors and its divisions, Honda, Jeep, Nissan, Peugeot, Porsche, Renault, SAAB and Volkswagen.

Better Hearing Institute
P.O. Box 1840
Washington, DC 20013
(703) 642-0580
1 (800) EAR-WELL (toll free)
Membership: Professionals and others who help persons with impaired hearing. Provides voluntary mediation between consumers and hearing aid dispensers.

Consumer Affairs
Blue Cross and Blue Shield Association
Metro Square—Phase II
655 15th Street, N.W., Suite 350F
Washington, DC 20005
(202) 626-4780
Membership: Local Blue Cross and Blue Shield plans in the United States, Canada and Jamaica.

Ms. Caroline C. Ortado
Administrator, Consumer Protection Bureau
Boat Owners Association of the United States (BOAT/U.S.)
880 South Pickett Street
Alexandria, VA 22304-0730
(703) 823-9550
Consumer Protection Bureau serves as a mediator in disputes between boat owners and the marine industry. BOAT/U.S. also works closely with the U.S. Coast Guard to monitor safety defect problems.

Mr. Richard N. "Ned" Hopper
Director of Governmental Affairs
Carpet and Rug Institute
1155 Connecticut Avenue, N.W., Suite 500
Washington, DC 20036
(written inquiries only)
Membership: Manufacturers of carpets, rugs, bath mats and bedspreads; suppliers of raw materials and services to the industry.

Mr. Robert M. Fells, Assistant Secretary
Cemetery Consumer Service Council
P.O. Box 3574
Washington, DC 20007
(703) 379-6426
Industry-sponsored dispute resolution program. Other consumer information about cemetery practices and rules available on request.

Children's Advertising Review Unit (CARU)
Council of Better Business Bureaus, Inc.
845 Third Avenue
New York, NY 10022
(212) 754-1354
Handles consumer complaints about fraudulent and deceptive advertising related to children.

Chrysler Motors Customer Relations
National Office
26311 Lawrence Avenue
Center Line, MI 48288
1 (800) 992-1997 (toll free)

Department of Defense
Office of National Ombudsman
National Committee for Employer Support of the Guard and Reserve
1555 Wilson Boulevard, Suite 200
Arlington, VA 22209-2405
(703) 696-1391
1 (800) 336-4590 (toll free outside DC)
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Ms. Lorna Christie, Director
Ethics and Consumer Affairs
Direct Marketing Association (DMA)
6 East 43rd Street
New York, NY 10017-4646
(written complaints only)
Membership: Members who market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine and newspaper ads, and broadcast advertising.

DMA operates the Mail Order Action Line, Mail Preference Service and Telephone Preference Service.

For problems with a mail order company, write:
Mail Order Action Line
6 East 43rd Street
New York, NY 10017

To remove your name from a direct mail list, write:
Mail Preference Service
P.O. Box 3861
Grand Central Station
New York, NY 10163

To remove your name from a telephone solicitation list, write:
Telephone Preference Service
6 East 43rd Street
New York, NY 10017

Mr. William Rogal
Code Administrator
Direct Selling Association
1776 K Street, N.W., Suite 600
Washington, DC 20006-2387
(202) 293-5760
Membership: Manufacturers and distributors selling consumer products door-to-door and through home-party plans.

Ms. Sally Browne, Executive Director
Consumer Affairs
Electronic Industries Association
2001 Pennsylvania Avenue, N.W.
10th Floor
Washington, DC 20006
(202) 457-4977
Complaint assistance program, consumer education, etc. concerning televisions, video cassette recorders and other video systems, audio products, personal computers and communication electronic products.

Ford Consumer Appeals Board
P.O. Box 5120
Southfield, MI 48086-5120
1 (800) 392-3673 (toll free)

Funeral Service Consumer Arbitration Program (FSCAP)
1614 Central Street
Evanston, IL 60201
1 (800) 662-7666 (toll free)
Third-party dispute resolution program sponsored by the National Funeral Directors Association.

Ms. Carole M. Rogin, President
Market Development
Hearing Industries Association
1255 23rd Street, N.W.
Washington, DC 20037-1174
(202) 833-1411
Membership: Companies engaged in the manufacture and/or sale of electronic hearing aids, their components, parts and related products and services on a national basis.

Home Owners Warranty Corporation (HOW) Operation Center
P.O. Box 152087
Irving, TX 75015-2087
1 (800) 433-7657 (toll free)
Third-party dispute resolution program for new homes built by HOW-member home builders.

Ms. Jill A. Wolper, Manager
Consumer Affairs and Education
Insurance Information Institute
110 William Street
New York, NY 10038
1 (800) 942-4242 (toll free)
National Insurance Consumer Helpline is a resource for consumers with automobile and home insurance questions. The Helpline is open Monday through Friday from 8 am to 8 pm.

National Headquarters
International Association for Financial Planning
2 Concourse Parkway, Suite 800
Altanta, GA 30328
(404) 395-1605
Membership: Individuals involved in financial planning.

Major Appliance Consumer Action Panel (MACAP)
20 North Wacker Drive
Chicago, IL 60606
(312) 984-5858
1 (800) 621-0477 (toll free)
Third-party dispute resolution program of the major appliance industry.

Mr. John E. Dianis
Executive Vice President
Monument Builders of North America
1740 Ridge Avenue
Evanston, IL 60201
(708) 869-2031
Membership: Cemetery monument retailers, manufacturers and wholesalers; bronze manufacturers and suppliers. Consumer brochures available on request.

Ms. Sharon McHale
Media Relations Coordinator/Consumer Affairs
Mortgage Bankers Association of America
1125 15th Street, N.W., 7th Floor
Washington, DC 20005
(202) 861-1929
Membership: Mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan associations.

National Advertising Division (NAD)
A Division of the Council of Better Business Bureaus, Inc.
845 Third Avenue
New York, NY 10022
(212) 754-1320
Program: Handles consumer complaints about the truth and accuracy of national advertising.

Mr. William Young, Director
Consumer Affairs/Public Liaison
National Association of Home Builders
15th and M Streets, N.W.
Washington, DC 20005
(202) 822-0409
1 (800) 368-5242 (toll free outside D.C.)
Membership: Single and multi-family home builders, commercial builders and others associated with the building industry.

National Association of Personnel Consultants
3133 Mt. Vernon Avenue
Alexandria, VA 22305
(703) 684-0180
Membership: Private employment agencies.

Consumer Arbitration Center
National Association of Securities Dealers, Inc.
33 Whitehall Street, 10th Floor
New York, NY 10004
(212) 858-4000
Third-party dispute resolution for complaints about over-the-counter stocks and corporate bonds.

Accrediting Commission
National Association of Trade and Technical Schools
2251 Wisconsin Avenue, N.W.
Washington, DC 20007-4181
(202) 333-1021
(written inquiries only)
Membership: Private schools providing job training.

Mrs. Juanita Duggan
Government Affairs
National Food Processors Association
1401 New York Avenue, N.W.
Washington, DC 20005
(202) 639-5939
Membership: Commercial packers of such food products as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled and other preserved food items.

Ms. Deb Deutsch
Manager, Compliance
National Futures Association
200 West Madison Street
Chicago, IL 60606-3447
(312) 781-1410
1 (800) 621-3570 (toll free outside IL)
Membership: Futures commission merchants; commodity trading advisers; commodity pool operators; introducing brokers; and brokers and associated individuals.

Ms. Cindy Donahue
Assistant to Executive Director
National Home Study Council
1601 18th Street, N.W.
Washington, DC 20009
(written inquiries only)
Membership: Home study (correspondence) schools.

National Tire Dealers and Retreaders Association
1250 Eye Street, N.W., Suite 400
Washington, DC 20005
(202) 789-2300
1 (800) 876-8372 (toll free)
Membership: Independent tire dealers and retreaders.

Department of Consumer Affairs
National Turkey Federation
11319 Sunset Hills Road
Reston, VA 22090-5205
(written inquiries only)
Membership: Turkey growers, turkey hatcheries, turkey breeders, processors, marketers, and allied industry firms and poultry distributors.

Mr. Craig Halverson
Assistant Executive Director
Photo Marketing Association
3000 Picture Place
Jackson, MI 49201
(written complaints only)
Membership: Retailers of photo equipment, film and supplies; firms developing and printing film.

Mrs. Jane Meyer
Director of Consumer Affairs
The Soap and Detergent Association
475 Park Avenue South
New York, NY 10016
(212) 725-1262
Membership: Manufacturers of soap, detergents, fatty acids and glycerine; raw materials suppliers.

Tele-Consumer Hotline
1910 K Street, N.W., Suite 610
Washington, D.C. 20006
(202) 223-4371 (voice/TDD)
Provides information on special telephone products and services for persons with disabilities, selecting a long distance company, money saving tips for people on low income, reducing unsolicited phone calls, telemarketing fraud, dealing with the phone company and other issues. All telephone assistance and publications are free of charge, and Spanish-speaking counselors are available.

Ms. Diane Cardinale
Assistant Communications Director
Toy Manufacturers of America
200 Fifth Avenue, Room 740
New York, NY 10010
(212) 675-1141
Membership: American toy manufacturers

Mr. Robert E. Whitley, President
U.S. Tour Operators Association (USTOA)
211 East 51st Street, Suite 12-B
New York, NY 10022
(212) 944-5727
Membership: Wholesale tour operators, common carriers, suppliers and providers of travel services.

State, County and City Government Consumer Protection Offices

City and county consumer offices can be helpful because they are easy to contact and are familiar with local businesses and laws. Some will investigate and help resolve consumer complaints. If there is no local consumer office in your area, contact a state consumer office. State consumer offices are set up differently across the nation. Some states have a separate department of consumer affairs, while others have a consumer affairs office as part of the governor's or attorney general's office. These offices will help or refer you to the proper agency.

If you have a consumer problem with a business outside the state where you live, you should contact the consumer office in the state where you made the purchase. When you contact any local or state consumer office, be sure to have handy copies of your sales receipts, other sales documents and all correspondence with the company.

To save time, try to contact the office by telephone before sending a written complaint. Most consumer affairs offices that handle complaints have special forms or other requirements for filing complaints.

This list is arranged in alphabetical order by state name. The state name, city name, and any toll-free "800" and TDD numbers are printed in bold type.

Alabama

State Office
Mr. Dennis Wright, Director
Consumer Protection Division
Office of Attorney General
11 South Union Street
Montgomery, AL 36130
(205) 242-7334
1 (800) 392-5658 (toll free in AL)

Alaska

The Consumer Protection Section in the Office of the Attorney General has been closed. Consumers with complaints are being referred to the Better Business Bureau (see page 45), small claims court and private attorneys.

American Samoa

Mr. Tauivi Tuinei
Assistant Attorney General
Consumer Protection Bureau
P.O. Box 7
Pago Pago, AS 96799
011 (684) 633-4163
011 (684) 633-4164

Arizona

State Offices
Ms. H. Leslie Hall, Chief Counsel
Consumer Protection
Office of the Attorney General
1275 West Washington Street, Room 259
Phoenix, AZ 85007
(602) 542-3702
(602) 542-5763
(consumer information and complaints)
1 (800) 352-8431 (toll free in AZ)

Ms. Noreen Matts
Assistant Attorney General
Consumer Protection
Office of the Attorney General
402 West Congress Street, Suite 315
Tucson, AZ 85701
(602) 628-6504

County Offices
Mr. Stephen Udall, County Attorney
Apache County Attorney's Office
P.O. Box 637
St. Johns, AZ 85936
(602) 337-4364, ext. 240

Mr. Alan Polley, County Attorney
Cochise County Attorney's Office
P.O. Drawer CA
Bisbee, AZ 85603
(602) 432-9377

Mr. John Verkamp, County Attorney
Coconino County Attorney's Office
Coconino County Courthouse
100 East Birch
Flagstaff, AZ 86001
(602) 779-6518

Mr. Joe Albo, Jr., County Attorney
Gila County Attorney's Office
1400 East Ash Street
Globe, AZ 85501
(602) 425-3231

Mr. Paul H. McCullar, County Attorney
Graham County Attorney's Office
Graham County Courthouse
800 West Main
Safford, AZ 85546
(602) 428-3620

Mr. Charles E. Fletcher, County Attorney
Greenlee County Attorney's Office
P.O. Box 1387
Clifton, AZ 85533
(602) 865-3842

Mr. Steven P. Suskin, County Attorney
La Paz County Attorney's Office
1200 Arizona Avenue
P.O. Box 709
Parker, AZ 85344
(602) 669-6118

Mr. William Ekstrom, County Attorney
Mohave County Attorney's Office
315 North 4th Street
Kingman, AZ 86401
(602) 753-0719

Mr. Melvin Bowers, County Attorney
Navajo County Attorney's Office
Governmental Complex
Holbrook, AZ 86025
(602) 524-6161

Mr. Stephen D. Neely, County Attorney
Pima County Attorney's Office
1400 Great American Tower
32 North Stone
Tucson, AZ 85701
(602) 740-5733

Mr. Roy Mendoza, County Attorney
Pinal County Attorney's Office
P.O. Box 887
Florence, AZ 85232
(602) 868-5801

Mr. Jose L. Machado, County Attorney
Santa Cruz County Attorney's Office
2100 N. Congress Drive, Suite 201
Nogales, AZ 85621
(602) 281-4966

Mr. Charles Hastings, County Attorney
Yavapai County Attorney's Office
Yavapai County Courthouse
Prescott, AZ 86301
(602) 771-3344

Mr. David S. Ellsworth, County Attorney
Yuma County Attorney's Office
168 South Second Avenue
Yuma, AZ 85364
(602) 329-2270

City Office
Mr. Ronald M. Detrick
Supervising Attorney
Consumer Affairs Division
Tucson City Attorney's Office
110 East Pennington Street, 2nd Floor
P.O. Box 27210
Tucson, AZ 85726-7210
(602) 791-4886

Arkansas

State Office
Mr. Royce Griffin, Director
Consumer Protection Division
Office of Attorney General
200 Tower Building
323 Center Street
Little Rock, AR 72201
(501) 682-2341 (voice/TDD)
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1 (800) 344-9940 (toll free in CA)

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1 (800) 952-5548 (toll free TDD in CA)

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California Department of Consumer Affairs
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San Diego County District Attorney's Office
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1 (800) 321-5366
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Office of Attorney General
115 State Capitol
Salt Lake City, UT 84114
(801) 538-1331

Vermont

State Offices
Mr. J. Wallace Malley
Assistant Attorney General and
Chief, Public Protection Division
Office of Attorney General
109 State Street
Montpelier, VT 05609-1001
(802) 828-3171

Mr. Bruce Martell, Supervisor
Consumer Assurance Section
Department of Agriculture, Food
and Market
120 State Street
Montpelier, VT 05620-2901
(802) 828-2436

Virgin Islands

Mr. Clement Magras, Commissioner
Department of Licensing and
Consumer Affairs
Property and Procurement Building
Subbase #1, Room 205
St. Thomas, VI 00802
(809) 774-3130

Virginia

State Offices
Mr. Frank Seales, Jr., Chief
Antitrust and Consumer Litigation Section
Office of Attorney General
Supreme Court Building
101 North Eighth Street
Richmond, VA 23219
(804) 786-2116
1 (800) 451-1525 (toll free in VA)

Ms. Betty Blakemore, Director
Division of Consumer Affairs
Department of Agriculture and
Consumer Services
Room 101, Washington Building
1100 Bank Street
P.O. Box 1163
Richmond, VA 23219
(804) 786-2042

County Offices
Ms. Diane Jemmott, Section Chief
Office of Citizen and Consumer Affairs
#1 Court House Plaza, Suite 314
2100 Clarendon Boulevard
Arlington, VA 22201
(703) 358-3260

Mr. Ronald B. Mallard, Director
Fairfax County Department of
Consumer Affairs
12000 Government Center Parkway,
Suite 433
Fairfax, VA 22030-6093
(Mail Complaints Only)

Mr. Hubert King, Administrator
Prince William County Citizen and
Consumer Assistance
15941 Cardinal Drive
Suite FE850
Prince William, VA 22191
(703) 792-7370

City Offices
Ms. Rose Boyd, Director
Alexandria Office of Citizens Assistance
City Hall
P.O. Box 178
Alexandria, VA 22313
(703) 838-4350
(703) 838-5056 (TDD)

Mr. Robert L. Gill, Coordinator
Division of Consumer Affairs
City Hall
Norfolk, VA 23501
(804) 441-2821
(804) 441-2000 (TDD)

Ms. Dolores Daniels
Assistant to the City Manager
Roanoke Consumer Protection Division
364 Municipal Building
215 Church Avenue, S.W.
Roanoke, VA 24011
(703) 981-2583

Mr. J. N. McClanan
Director, Consumer Affairs Division
Office of the Commonwealth's Attorney
3500 Virginia Beach Boulevard, Suite 304
Virginia Beach, VA 23452
(804) 431-4610

Washington

State Offices
Ms. Renee Olbricht, Investigator
Consumer and Business
Fair Practices Divisi
Office of the Attorney General
111 Olympia Avenue, NE
Olympia, WA 98501
(206) 753-6210

Ms. Sally Sterling
Director of Consumer Services
Consumer and Business
Fair Practices Division
Office of the Attorney General
900 Fourth Avenue, Suite 2000
Seattle, WA 98164
(206) 464-6431
1 (800) 551-4636 (toll free in WA)

Mr. Owen Clarke, Chief
Consumer and Business
Fair Practices Division
Office of the Attorney General
West 1116 Riverside Avenue
Spokane, WA 99201
(509) 456-3123

Ms. Cynthia Lanphear, Contact Person
Consumer and Business
Fair Practices Division
Office of the Attorney General
1019 Pacific Avenue, 3rd Floor
Tacoma, WA 98402-4411
(206) 593-2904

City Offices
Ms. Kristie Anderson, Director
Department of Weights and Measures
3200 Cedar Street
Everett, WA 98201
(206) 259-8810

Mr. C. Patrick Sainsbury
Chief Deputy Prosecuting Attorney
Fraud Division
1002 Bank of California
900 4th Avenue
Seattle, WA 98164
(206) 296-9010

Mr. Dale H. Tiffany, Director
Seattle Department of Licenses
and Consumer Affairs
600 4th Avenue, #102
Seattle, WA 98104-1893
(206) 684-8444

Mr. Mike Mar
Weights & Measures Supervisor
Seattle Department of
Licenses & Consumer Affairs
805 S. Dearborn Street
Seattle, WA 98134
(206) 386-1298

Mr. Ed Gonzaga
Consumer Affairs Inspector
Seattle Department of
Licenses & Consumer Affairs
600 4th Avenue, #102
Seattle, WA 98104-1893
(206) 684-8405

West Virginia

State Offices
Mr. Robert J. Lamont, Director
Consumer Protection Division
Office of Attorney General
812 Quarrier Street, 6th Floor
Charleston, WV 25301
(304) 348-8986
1 (800) 368-8808 (toll free in WV)

Mr. Stephen Casto, Director
Division of Weights and Measures
Department of Labor
1800 Washington Street, East
Bldg. #3, Room 319
Charleston, WV 25305
(304) 348-7890

City Office
Mrs. Carolyn Lawler, Director
Department of Consumer Protection
P.O. Box 2749
Charleston, WV 25330
(304) 348-8172

Wisconsin

State Offices
Mr. John Alberts, Administrator
Division of Trade and Consumer Protection
Department of Agriculture, Trade
and Consumer Protection
801 West Badger Road
P.O. Box 8911
Madison, WI 53708
(608) 266-9836
1 (800) 422-7128 (toll free in WI)

Ms. Margaret Quaid, Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade
and Consumer Protection
927 Loring Street
Altoona, WI 54720
(715) 839-3848
1 (800) 422-7128 (toll free in WI)

Mr. Eugene E. Lindauer
Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade and
Consumer Protection
200 North Jefferson Street, Suite 146A
Green Bay, WI 54301
(414) 448-5111
1 (800) 422-7128 (toll free in WI)

Regional Supervisor
Consumer Protection Regional Office
Department of Agriculture, Trade
and Consumer Protection
3333 N. Mayfair Rd., Suite 114
Milwaukee, WI 53222-3288
(414) 257-8956

Mr. James D. Jeffries
Assistant Attorney General
Office of Consumer Protection and
Citizen Advocacy
Department of Justice
P.O. Box 7856
Madison, WI 53707-7856
(608) 266-1852
1 (800) 362-8189 (toll free)

Mr. Nadim Sahar
Assistant Attorney General
Office of Consumer Protection
Department of Justice
Milwaukee State Office Building
819 North 6th Street, Room 520
Milwaukee, WI 53203-1678
(414) 227-4948
1 (800) 362-8189 (toll free)

County Offices
Mr. Gregory Grau, District Attorney
Marathon County District Attorney's Office
Marathon County Courthouse
Wausau, WI 54401
(715) 847-5555

Mr. Darryl Nevers
Assistant District Attorney
Milwaukee County District Attorney's Office
Consumer Fraud Unit
821 West State Street, Room 412
Milwaukee, WI 53233-1485
(414) 278-4792

Mr. James A. Dehne
Consumer Fraud Investigator
Racine County Sheriffs Department
717 Wisconsin Avenue
Racine, WI 53403
(414) 636-3125

Wyoming

State Office
Mr. Mark Moran, Assistant Attorney General
Office of Attorney General
123 State Capitol Building
Cheyenne, WY 82002
(307) 777-7874

State Agencies on Aging

The offices listed in this section coordinate services for older Americans. They provide information on services, programs and opportunities for these consumers. This list is printed in larger type for the benefit of older consumers.

Alabama
Dr. Oscar D. Tucker
Executive Director
Commission on Aging
136 Catoma Street
Montgomery, AL 36130
(205) 242-5743
1 (800) 243-5463
(toll free in AL)

Alaska
Ms. Connie J. Sipe
Executive Director
Older Alaskans Commission
P.O. Box C
Juneau, AK 99811-0209
(907) 465-3250

American Samoa
Mr. Luavasa Tauala, Director
Territorial Administration on Aging
Government of American Samoa
Pago Pago, AS 96799
011 (684) 633-1251

Arizona
Mr. Richard Littler, Administrator
Aging and Adult Administration
1400 West Washington, 950A
Phoenix, AZ 85007
(602) 542-4446

Arkansas
Mr. Herb Sanderson, Director
Office of Aging and Adult Services
Department of Human Services
P.O. Box 1437
Little Rock, AR 72203-1437
(501) 682-2441
1 (800) 482-8049
(toll free in AR)

California
Ms. Chris Arnold, Director
Department of Aging
1600 K Street
Sacramento, CA 95814
(916) 322-5290
(916) 323-8913 (TDD)
1 (800) 231-4024
(toll free in CA)

Colorado
Ms. Irene M. Ibarra
Executive Director
Colorado Department of
Social Services
1575 Sherman Street
Denver, CO 80203-1714
(303) 866-5700

Connecticut
Ms. Edith Prague, Commissioner
Department on Aging
175 Main Street
Hartford, CT 06106
(203) 566-3238
1 (800) 443-9946
(toll free voice/TDD in CT)

Delaware
Ms. Eleanor L. Cain, Director
Department of Health and
Social Services
Division of Aging
1901 North DuPont Highway
New Castle, DE 19720
(302) 421-6791
1 (800) 223-9074
(toll free in DE)

District of Columbia
Ms. E. Veronica Pace
Executive Director
D.C. Office on Aging
1424 K Street, N.W., 2nd Floor
Washington, DC 20005
(202) 724-5623

Florida
Dr. Larry Polivka
Assistant Secretary
Aging and Adult Services
1321 Winewood Boulevard
Room 323
Tallahassee, FL 32399-0700
(904) 488-8922

Georgia
Mr. Fred McGinnis, Director
Office of Aging
878 Peachtree Street, N.E.
Suite 632
Atlanta, GA 30309
(404) 894-5333

Guam
Mr. Robert Kelley
Acting Administrator
Office of Aging
Government of Guam
P.O. Box 2816
Agana, GU 96910
011 (671) 734-2942

Hawaii
Ms. Jeanette Takamura, Director
Executive Office on Aging
335 Merchant Street, Room 241
Honolulu, HI 96813
(808) 548-2593
1 (800) 468-4644
(toll free in HI)

Idaho
Ms. Charlene W. Martindale
Director
Idaho Office on Aging
Statehouse, Room 108
Boise, ID 83720
(208) 334-3833

Illinois
Mr. Victor L. Wirth, Director
Department on Aging
421 East Capitol Avenue
Springfield, IL 62701
(217) 785-2870
1 (800) 252-8966
(toll free voice/TDD)

Indiana
Ms. Geneva Shedd, Director
Aging/In-Home Care
Services Division
Department of Human Services
P.O. Box 7083
Indianapolis, IN 46207-7083
(317) 232-7020
1 (800) 622-4972
(toll free in IN)

Iowa
Ms. Betty Grandquist
Executive Director
Department of Elder Affairs
914 Grand Avenue, Suite 236
Des Moines, IA 50319
(515) 281-5187
1 (800) 532-3213
(toll free in IA)

Kansas
Ms. Joanne Hurst, Secretary
Department on Aging
Docking State Office Building
Room 122 South
915 Southwest Harrison Street
Topeka, KS 66612-1500
(913) 296-4986
1 (800) 432-3535
(toll free in KS)

Kentucky
Ms. Sue N. Tuttle, Director
Division for Aging Services
Department for Social Services
275 East Main Street
6th Floor West
Frankfort, KY 40621
(502) 564-6930
(502) 564-5497 (TDD)
1 (800) 372-2991
(toll free in KY)
1 (800) 372-2973
(toll free TDD in KY)

Louisiana
Ms. Vicky Hunt, Director
Governors Office of Elder Affairs
P.O. Box 80374
Baton Rouge, LA 70898
(504) 925-1700

Maine
Ms. Christine Gianopoulos
Director
Bureau of Elder and Adult Service
35 Anthony Avenue
Statehouse, Station 11
Augusta, ME 04333-0011
(207) 626-5335

Maryland
Ms. Rosalie S. Abrams, Director
Office on Aging
301 West Preston Street
10th Floor
Baltimore, MD 21201
(301) 225-1100
(301) 383-7555 (TDD)
1 (800) 243-3425
(toll free in MD)

Massachusetts
Mr. Franklin P. Ollivierre, Secretary
Executive Office of Elder Affairs
38 Chauncy Street
Boston, MA 02111
(617) 727-7750
1 (800) 882-2003
(toll free in MA)
1 (800) 872-0166
(toll free TDD in MA)
1 (800) 922-2275
(toll free voice/TDD in MA—
Elder Abuse Hotline)

Michigan
Ms. Nancy Crandall, Director
Office of Services to the Aging
P.O. Box 30026
Lansing, MI 48909
(517) 373-8230

Minnesota
Mr. Gerald Bloedow
Executive Secretary
Minnesota Board on Aging
444 Lafayette Road
St. Paul, MN 55155-3843
(612) 296-2544
1 (800) 652-9747
(toll free in MN)

Mississippi
Ms. Billie J. Marshall, LSW
Director, Council on Aging
Division of Aging and
Adult Services
421 West Pascagoula Street
Jackson, MS 39203
(601) 949-2070
1 (800) 345-6347
(toll free in MS)

Missouri
Mr. Edwin L. Walker
Director, Division of Aging
P.O. Box 1337
Jefferson City, MO 65102
(314) 751-8535
1 (800) 392-0210
(toll free in MO)

Montana
Mr. Hank Hudson
Coordinator of Aging Services
Governor's Office
State Capitol
Helena, MT 59620
(406) 444-4204
1 (800) 332-2272
(toll free in MT)

Nebraska
Ms. Connie Bratka
Acting Director
Nebraska Department on Aging
State Office Building
P.O. Box 95044
Lincoln, NE 68509
(402) 471-2306

Nevada
Ms. Suzanne Ernst, Administrator
Division for Aging Services
Department of Human Resources
340 North 11th Street
Las Vegas, NV 89158
(702) 486-3545

New Hampshire
Mr. Richard A. Chevrefils, Director
Division of Elderly and
Adult Services
6 Hazen Drive
Concord, NH 03301
(603) 271-4680
1 (800) 351-1888
(toll free in NH)

New Jersey
Ms. Lois Hull, Director
Division on Aging
Department of Community Affairs
101 South Broad Street, CN 807
Trenton, NJ 08625
(609) 292-4833
1 (800) 792-8820
(toll free in NJ)

New Mexico
Ms. Michelle Lujan Grisham
Director, State Agency on Aging
224 East Palace Avenue
4th Floor
Santa Fe, NM 87501
(505) 827-7640 (voice/TDD)
1 (800) 432-2080
(toll free in NM)

New York
Ms. Jane Gould, Director
New York State Office
for the Aging
Agency Building 2, ESP
Albany, NY 12223
(518) 474-5731
1 (800) 342-9871
(toll free in NY)

North Carolina
Ms. Bonnie M. Cramer, Director
Division of Aging
Department of Human Resources
Caller Box No. 2953
693 Palmer Drive
Raleigh, NC 27626-0531
(919) 733-3983
1 (800) 662-7030
(toll free voice/TDD in NC)

North Dakota
Mr. Larry Brewster, Administrator
Aging Services
Department of Human Service
600 East Boulevard
Bismarck, ND 58505
(701) 224-2310
1 (800) 472-2622
(toll free in ND)

Ohio
Ms. Judith Y. Brachman, Director
Ohio Department of Aging
50 West Broad Street, 9th Floor
Columbus, OH 43266-0501
(614) 466-5500
(614) 466-6191 (TDD)
1 (800) 282-1206
(toll free in OH—nursing home information)

Oklahoma
Mr. Roy R. Keen
Division Administrator
Special Unit on Aging
P.O. Box 25352
Oklahoma City, OK 73125
(405) 521-2281
(405) 521-2827 (TDD)

Oregon
Mr. Richard Ladd, Administrator
Senior Services Division
Department of Human Resources
State of Oregon
313 Public Service Building
Salem, OR 97310
(503) 378-4728
1 (800) 232-3020
(toll free voice/TDD in OR)

Pennsylvania
Ms. Linda M. Rhodes, Secretary
Department of Aging
231 State Street
Harrisburg, PA 17101
(717) 783-1549

Puerto Rico
Dr. Celia Cintron
Executive Director
Office of Elder Affairs
Call Box 563
Old San Juan Station, PR 00902
(809) 721-4560

Rhode Island
Ms. Maureen Maigret, Director
Department of Elderly Affairs
160 Pine Street
Providence, RI 02903
(401) 277-2880 (voice/TDD)
1 (800) 322-2880
(toll free in RI)

South Carolina
Ms. Ruth Q. Seigler
Executive Director
South Carolina Commission on Aging
400 Arbor Lake Drive
Suite B-500
Columbia, SC 29223
(803) 735-0210
1 (800) 868-9095 (toll free)

South Dakota
Ms. Gail Ferris, Administrator
Office of Adult Services and Aging
700 Governors Drive
Pierre, SD 57501
(605) 773-3656

Tennessee
Ms. Emily Wiseman, Director
Commission on Aging
706 Church Street, Suite 201
Nashville, TN 37243-0860
(615) 741-2056

Texas
Ms. Polly S. Owell
Executive Director
Texas Department on Aging
P.O. Box 12786, Capitol Station
Austin, TX 78711
(512) 444-2727 (voice/TDD)
1 (800) 252-9240
(toll free in TX)

Utah
Mr. Percy Devine, III, Director
Division of Aging and Adult Services
P.O. Box 45500
Salt Lake City, UT 84145-0500
(801) 538-3910

Vermont
Mr. Lawrence G. Crist, Commissioner
Department of Aging and Disabilities
103 South Main Street
Waterbury, VT 05671-2301
(802) 241-2400 (voice/TDD)

Virgin Islands
Ms. Juel C. Rhymer Molloy
Commissioner
Department of Human Services
Barbel Plaza South
Charlotte Amalie
St. Thomas, VI 00802
(809) 774-0930

Virginia
Ms. Thelma E. Bland, Commissioner
Department for the Aging
700 East Franklin Street
10th Floor
Richmond, VA 23219
(804) 225-2271 (voice/TDD)
1 (800) 552-4464
(toll free in VA)
1 (800) 552-3402
(toll free in VA—Ombudsman Hotline)

Washington
Mr. Charles Reed
Assistant Secretary
Aging and Adult Services Administration
OB-44A
Olympia, WA 98504
(206) 493-2509
1 (800) 422-3263
(toll free in WA)

West Virginia
Dr. David K. Brown
Executive Director
Commission on Aging
State Capitol
Charleston, WV 25305
(304) 348-3317

Wisconsin
Ms. Donna McDowell, Director
Bureau on Aging
P.O. Box 7851
Madison, WI 53707
(608) 266-2536

Wyoming
Mr. E. Scott Sessions, Director
Division on Aging
139 Hathaway Building
Cheyenne, WY 82002-0480
(307) 777-7986
1 (800) 442-2766
(toll free in WY)

State Banking Authorities

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a federally chartered bank, check the listing of "Selected Federal Agencies," beginning on page 82.

Alabama
Mr. Zack Thompson
Superintendent of Banks
101 South Union Street
Montgomery, AL 36130
(205) 242-3452

Alaska
Mr. Willis F. Kirkpatrick
Director of Banking,
Securities and Corporations
P.O. Box D
Juneau, AK 99811-0800
(907) 465-2521

Arizona
Mr. William H. Rivoir
Superintendent of Banks
3225 North Central, Suite 815
Phoenix, AZ 85012
(602) 255-4421
1 (800) 544-0708
(toll free in AZ)

Arkansas
Mr. Bill J. Ford
Bank Commissioner
Tower Building
323 Center Street, Suite 500
Little Rock, AR 72201-2613
(501) 324-9019

California
Mr. James E. Gilleran
Superintendent of Banks
111 Pine Street, Suite 1100
San Francisco, CA
94111-5613
(415) 557-3535
1 (800) 622-0620
(toll free in CA)

Colorado
Ms. Barbara M.A. Walker
State Bank Commissioner
Division of Banking
First West Plaza, Suite 650
303 West Colfax
Denver, CO 80204
(303) 866-6440

Connecticut
Mr. Ralph Shulansky
Banking Commissioner
44 Capitol Avenue
Hartford, CT 06106
(203) 566-4560
1 (800) 842-2220
(toll free in CT)

Delaware
Mr. Keith H. Ellis
State Bank Commissioner
555 E. Loockerman Street
Suite 210
Dover, DE 19901
(302) 739-4235

District of Columbia
Ms. Fè Morales Marks
Acting Superintendent of
Banking and Financial
Institutions
1250 I Street, N.W.
Suite 1003
Washington, DC 20005
(202) 727-1563

Florida
Mr. Gerald Lewis
State Comptroller
State Capitol Building
Tallahassee, FL 32399-0350
(904) 488-0286
1 (800) 848-3792
(toll free in FL)

Georgia
Mr. Edward D. Dunn
Commissioner
Banking and Finance
2990 Brandywine Road
Suite 200
Atlanta, GA 30341-5565
(404) 986-1633
1 (800) 932-6246
(toll free in GA)

Guam
Mr. Joaquin Blaz
Director
Department of Revenue and
Taxation
P.O. Box 2796
Agana, GU 96910
011 (671) 734-2942

Hawaii
Mr. Clifford Higa
Commissioner
Financial Institutions
P.O. Box 2054
Honolulu, HI 96805
(808) 586-2820

Idaho
Mr. Belton J. Patty
Director
Department of Finance
700 West State Street
2nd Floor
Boise, ID 83720-2700
(208) 334-3319

Illinois
Mr. Bob Piel
Commissioner of Banks
and Trust Companies
117 South Fifth Street
Room 100
Springfield, IL 62701
(217) 785-2837
1 (800) 634-5452
(toll free in IL)
(credit card rate
information only)

Indiana
Mr. Charles W. Phillips
Director
Department of Financial
Institutions
Indiana State Office Building
Room 1024
Indianapolis, IN 46204-2294
(317) 232-3955
1 (800) 382-4880
(toll free in IN)

Iowa
Mr. Robert R. Rigler
Superintendent of Banking
200 East Grand, Suite 300
Des Moines, IA 50309
(515) 281-4014

Kansas
Mr. Frank D. Dunnick
State Bank Commissioner
700 Jackson Street, Suite 300
Topeka, KS 66603-3714
(913) 296-2266

Kentucky
Mr. Edward B. Hatchett, Jr.
Commissioner, Department of
Financial Institutions
911 Leawood Drive
Frankfort, KY 40601
(502) 564-3390

Louisiana
Mr. A. Bridger Eglin
Commissioner
Financial Institutions
P.O. Box 94095
Baton Rouge, LA 70804
(504) 925-4660

Maine
Mr. H. Donald DeMatteis
Superintendent of Banking
State House Station #36
Augusta, ME 04333-0036
(207) 582-8713

Maryland
Ms. Margie H. Muller
Bank Commissioner
501 St. Paul Place
13th Floor
Baltimore, MD 21202
(301) 333-6262
1 (800) 492-7521
(toll free in MD)

Massachusetts
Mr. Michael C. Hanson
Commissioner of Banks
100 Cambridge Street
Boston, MA 02202
(617) 727-3120

Michigan
Mr. Russell Kropschot
Acting Commissioner
Financial Institutions Bureau
P.O. Box 30224
Lansing, MI 48909
(517) 373-3460

Minnesota
Mr. James G. Miller
Deputy Commissioner of
Commerce
133 East 7th Street
St. Paul, MN 55101
(612) 296-2135

Mississippi
Mr. Thomas L. Wright
Commissioner
Department of Banking and
Consumer Finance
P.O. Box 23729
Jackson, MS 39225
(601) 359-1031
1 (800) 826-2499
(toll free in MS)

Missouri
Mr. Earl L. Manning
Commissioner of Finance
P.O. Box 716
Jefferson City, MO 65102
(314) 751-3242

Montana
Mr. Donald W. Hutchinson
Commissioner
Financial Institutions
1520 East Sixth Avenue
Room 50
Helena, MT 59620-0542
(406) 444-2091

Nebraska
Mr. James A. Hansen
Director of Banking
and Finance
301 Centennial Mall, South
Lincoln, NE 68509
(402) 471-2171

Nevada
Mr. L. Scott Walshaw
Commissioner
Financial Institutions
406 East Second Street
Carson City, NV 89710
(702) 687-4260

New Hampshire
Mr. A. Roland Roberge
Bank Commissioner
169 Manchester Street
Concord, NH 03301
(603) 271-3561

New Jersey
Mr. Jeff Connor
Commissioner of Banking
20 West State Street CN-040
Trenton, NJ 08625
(609) 292-3421

New Mexico
Mr. Kenneth J. Carson, Jr.
Director
Financial Institutions Division
P.O. Box 25101
Santa Fe, NM 87504
(505) 827-7100

New York
Ms. Jill M. Considine
Superintendent of Banks
Two Rector Street
New York, NY 10006-1894
(212) 618-6642
1 (800) 522-3330
(toll free in NY—general consumer information)
1 (800) 832-1838
(toll free in NY—Community Reinvestment Unit)

North Carolina
Mr. William T. Graham
Commissioner of Banks
P.O. Box 29512
Raleigh, NC 27626-0512
(919) 733-3016

North Dakota
Mr. Gary D. Preszler
Commissioner of Banking and Financial Institutions
600 East Boulevard, 13th Floor
Bismarck, ND 58505
(701) 224-2256

Ohio
Mr. John L. Burns
Acting Superintendent of Banks
77 South High Street
21st Floor
Columbus, OH 43266-0549
(614) 466-2932

Oklahoma
Mr. Wayne Osborn
Bank Commissioner
4100 North Lincoln Boulevard
2nd Floor
Oklahoma City, OK 73105
(405) 521-2783

Oregon
Mr. Cecil R. Monroe
Administrator
Division of Finance and Corporate Securities
21 Labor and Industries Building
Salem, OR 97310
(503) 378-4140

Pennsylvania
Ms. Sarah W. Hargrove
Secretary of Banking
333 Market Street, 16th Floor
Harrisburg, PA 17101
(717) 787-6991
1 (800) PA-BANKS
(toll free in PA)

Puerto Rico
Mr. Angel L. Rosas
Commissioner of Banking
G.P.O. Box 70324
San Juan, PR 00936
(809) 781-0545

Rhode Island
Mr. Edward D. Pare Jr.
Acting Associate Director and Superintendent of Banking and Securities
233 Richmond Street
Suite 231
Providence, RI 02903-4231
(401) 277-2405
(401) 277-2223 (TDD)

South Carolina
Mr. Robert C. Cleveland
Commissioner of Banking
1015 Sumter Street, Room 309
Columbia, SC 29201
(803) 734-2001

South Dakota
Mr. Richard A. Duncan
Director of Banking
State Capitol Building
500 East Capitol Avenue
Pierre, SD 57501-5070
(605) 773-3421

Tennessee
Mr. Talmadge Gilley
Commissioner
Financial Institutions
John Sevier Building
4th Floor
Nashville, TN 37243-0705
(615) 741-2236

Texas
Mr. Kenneth W. Littlefield
Banking Commissioner
2601 North Lamar
Austin, TX 78705
(512) 479-1200

Utah
Mr. George Sutton
Commissioner
Financial Institutions
P.O. Box 89
Salt Lake City, UT 84110
(801) 538-8830

Vermont
Mr. Jeffrey Johnson
Commissioner
Banking and Insurance
120 State Street
Montpelier, VT 05620-3101
(802) 828-3301

Virgin Islands
Mr. Derek M. Hodge
Lieutenant Governor
Chairman of the Banking Board
Kongens Garde 18
St. Thomas, VI 00802
(809) 774-2991

Virginia
Mr. Sidney A. Bailey
Commissioner
Financial Institutions
P.O. Box 2-AE
Richmond, VA 23205
(804) 786-3657
1 (800) 552-7945
(toll free in VA)

Washington
Mr. Thomas H. Oldfield
Supervisor of Banking
P.O. Box 9032
Olympia, WA 98504
(206) 753-6520

West Virginia
Mr. James H. Paige III
Commissioner of Banking
State Capitol Complex
Building 3, Room 311
Charleston, WV 25305
(304) 348-2294
1 (800) 642-9056
(toll free in WV)

Wisconsin
Mr. Toby Sherry
Commissioner of Banking
131 West Wilson, 8th Floor
Madison, WI 53703
(608) 266-1621
1 (800) 452-3328
(toll free in WI—complaints only)

Wyoming
Ms. Sue E. Mecca
Manager
Division of Banking
Herschler Building
3rd Floor East
Cheyenne, WY 82002
(307) 777-6600

State Insurance Regulators

Each state has its own laws and regulations for all types of insurance, including car, homeowner and health insurance. The officials listed below enforce these laws. Many of these offices can provide you with information to help you make informed insurance buying decisions. Your local library also will have information that can help you compare insurance companies before making a purchase.

If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama
Mr. Mike Weaver
Insurance Commissioner
135 South Union Street #181
Montgomery, AL 36130
(205) 269-3550

Alaska
The Honorable David J. Walsh
Director of Insurance
P.O. Box D
Juneau, AK 99811
(907) 465-2515

American Samoa
Insurance Commissioner
Office of the Governor
Pago Pago, AS 96799

Arizona
Ms. Susan Gallinger
Director of Insurance
3030 North Third Street
Suite 1100
Phoenix, AZ 85012
(602) 255-5400

Arkansas
Mr. Lee Douglass
Insurance Commissioner
400 University Tower Building
Little Rock, AR 72204-1699
(501) 686-2900

California
Mr. John Garamendi
Commissioner of Insurance
100 Van Ness Avenue
San Francisco, CA 94102
(415) 557-3245 (San Francisco)
(213) 736-2551 (Los Angeles)
1 (800) 233-9045
(toll free in CA—complaints)
1 (800) 927-HELP
(toll free in CA--complaints)

Colorado
Mr. John Kezer
Commissioner of Insurance
303 West Colfax Avenue
Suite 500
Denver, CO 80204
(303) 866-6400

Connecticut
Mr. Robert R. Googins
Insurance Commissioner
P.O. Box 816
Hartford, CT 06142-0816
(203) 297-3800

Delaware
Mr. David N. Levinson
Insurance Commissioner
841 Silver Lake Boulevard
Dover, DE 19901
(302) 739-4251
1 (800) 282-8611
(toll free in DE)

District of Columbia
Mr. Patrick E. Kelly
Acting Superintendent of Insurance
614 H Street, N.W.
North Potomac Building
Suite 516
Washington, DC 20001
(202) 727-7424

Florida
Mr. Tom Gallagher
Insurance Commissioner
Plaza Level Eleven-The Capitol
Tallahassee, FL 32399-0300
(904) 488-3440
1 (800) 342-2762
(toll free in FL)

Georgia
Mr. Tim Ryles
Insurance Commissioner
2 Martin L. King, Jr. Drive
Atlanta, GA 30334
(404) 656-2056

Guam
Mr. Joaquin Blaz
Insurance Commissioner
P.O. Box 2796
Agana, GU 96910

Hawaii
Mr. Robin Campaniano
Insurance Commissioner
P.O. Box 3614
Honolulu, HI 96811
(808) 586-2790

Idaho
Mr. George Neumayer
Acting Director of Insurance
500 South 10th Street
Boise, ID 83720
(208) 334-2250

Illinois
Mr. James W. Schacht
Acting Director of Insurance
320 West Washington Street
Springfield, IL 62767
(217) 782-4515
(217) 524-4872 (TDD)

Indiana
Mr. John J. Dillon III
Commissioner of Insurance
311 West Washington Street
Suite 300
Indianapolis, IN 46204-2787
(317) 232-2385
1 (800) 622-4461
(toll free in IN—complaints)

Iowa
Mr. David Lyons
Insurance Commissioner
Lucas State Office Building
6th Floor
Des Moines, IA 50319
(515) 281-5705

Kansas
Mr. Ron Todd
Commissioner of Insurance
420 S.W. 9th Street
Topeka, KS 66612
(913) 296-7801
1 (800) 432-2484
(toll free in KS)

Kentucky
Ms. Elizabeth Wright
Insurance Commissioner
229 West Main Street
P.O. Box 517
Frankfort, KY 40602
(502) 564-3630

Louisiana
Mr. Hunter O. Wagner
Acting Commissioner of Insurance
P.O. Box 94214
Baton Rouge, LA 70804-9214
(504) 342-5900

Maine
Mr. Joseph A. Edwards
Superintendent of Insurance
State House Station 34
Augusta, ME 04333-0034
(207) 582-8707

Maryland
Mr. John A. Donaho
Insurance Commissioner
501 St. Paul Place
7th Floor South
Baltimore, MD 21202
(301) 333-2520
(301) 383-7555 (TDD)
1 (800) 492-7521
(toll free in MD)

Massachusetts
Ms. Susan Scott
Acting Commissioner of Insurance
280 Friend Street
Boston, MA 02114
(617) 727-7189, ext. 300

Michigan
Mr. David Dykhouse
Commissioner of Insurance
Insurance Bureau
P.O. Box 30220
Lansing, MI 48909
(517) 373-9273

Minnesota
Mr. Bert J. McKasy
Commissioner of Commerce
133 East 7th Street
St. Paul, MN 55101
(612) 296-2594

Mississippi
Mr. George Dale
Commissioner of Insurance
1804 Walter Sillers Building
Jackson, MS 39201
(601) 359-3569
1 (800) 562-2957
(toll free in MS—claims only)

Missouri
Mr. Lewis E. Melahn
Director of Insurance
301 West High Street
Room 630
P.O. Box 690
Jefferson City, MO 65102
(314) 751-4126
1 (800) 726-7390
(toll free in MO)

Montana
Ms. Andy Bennett
Commissioner of Insurance
P.O. Box 4009
Helena, MT 59604-4009
(406) 444-2040
1 (800) 332-6148
(toll free in MT)

Nebraska
Mr. William H. McCartney
Director of Insurance
941 "O" Street, Suite 400
Lincoln, NE 68508
(402) 471-2201

Nevada
Ms. Theresa Rankin
Acting Commissioner of Insurance
1665 Hot Springs Road
Capitol Complex 152
Carson City, NV 89710
(702) 687-4270
1 (800) 992-0900
(toll free in NV)

New Hampshire
Mr. Louis E. Bergeron
Insurance Commissioner
169 Manchester Street
Concord, NH 03301
(603) 271-2261
1 (800) 852-3416
(toll free in NH—consumer services)

New Jersey
Mr. Samuel F. Fortunato
Commissioner
Department of Insurance
20 West State Street
CN325
Trenton, NJ 08625
(609) 292-5363

New Mexico
Mr. Fabian Chavez
Superintendent of Insurance
PERA Building, Room 428
P.O. Drawer 1269
Santa Fe, NM 87504-1269
(505) 827-4500

New York
Mr. Salvatore R. Curiale
Superintendent of Insurance
160 West Broadway
New York, NY 10013-3393
(212) 602-0429
1 (800) 342-3736
(toll free in NY—consumer services)

North Carolina
Mr. James E. Long
Commissioner of Insurance
Dobbs Building
P.O. Box 26387
Raleigh, NC 27611
(919) 733-7343
1 (800) 662-7777
(toll free in NC)

North Dakota
Mr. Earl R. Pomeroy
Commissioner of Insurance
Capitol Building, 5th Floor
600 East Boulevard Avenue
Bismarck, ND 58505-0320
(701) 224-2440
1 (800) 247-0560
(toll free in ND)

Ohio
Mr. Harold T. Duryee
Director of Insurance
2100 Stella Court
Columbus, OH 43266-0566
(614) 644-2651

Consumer Services
(614) 644-2673
1 (800) 686-1526
(toll free in OH)

Fraud Division
(614) 644-2671
1 (800) 686-1527
(toll free in OH)

Oklahoma
Mr. Gerald Grimes
Insurance Commissioner
P.O. Box 53408
Oklahoma City, OK 73152
(405) 521-2828
1 (800) 522-0071
(toll free in OK)

Oregon
Mr. Gary K. Weeks
Insurance Commissioner
21 Labor and Industries Bldg.
Salem, OR 97310-0765
(503) 378-4271

Pennsylvania
Ms. Constance B. Foster
Insurance Commissioner
Strawberry Square, 13th Floor
Harrisburg, PA 17120
(717) 787-5173

Puerto Rico
Mr. Billafane Nerix
Commissioner of Insurance
Fernandez Juncos Station
P.O. Box 8330
Santurce, PR 00910
(809) 722-8686

Rhode Island
Mr. Maurice C. Paradis
Insurance Commissioner
233 Richmond Street
Providence, RI 02903
(401) 277-2246

South Carolina
Mr. John G. Richards V
Chief Insurance Commissioner
P.O. Box 100105
Columbia, SC 29202-3105
(803) 737-6117
1 (800) 768-3467
(toll free in SC—consumer department)

South Dakota
Ms. Mary Jane Cleary
Director of Insurance
Insurance Building
910 East Sioux Avenue
Pierre, SD 57501-3940
(605) 773-3563

Tennessee
Ms. Elaine A. McReynolds
Commissioner of Insurance
500 James Robertson Parkway
Nashville, TN 37243-0565
(615) 741-2241
1 (800) 342-4029
(toll free in TN)

Texas
Mr. Ray Marek
Director
Claims and Compliance Division
State Board of Insurance
P.O. Box 149091
Austin, TX 78714-9091
(512) 463-6501
1 (800) 252-3439
(toll free in TX—complaints)

Utah
Mr. Harold C. Yancey
Commissioner of Insurance
3110 State Office Building
Salt Lake City, UT 84114
(801) 530-6400

Vermont
Mr. Jeffrey Johnson
Commissioner of Banking and Insurance
120 State Street
Montpelier, VT 05620-3101
(802) 828-3301

Virgin Islands
Mr. Derek M. Hodge
Commissioner of Insurance
Kongens Garde 18
St. Thomas, VI 00802
(809) 774-2991

Virginia
Mr. Steven T. Foster
Commissioner of Insurance
700 Jefferson Building
P.O. Box 1157
Richmond, VA 23209
(804) 786-3741
(804) 225-3806 (TDD)
1 (800) 552-7945
(toll free in VA)

Washington
Mr. Richard G. Marquardt
Insurance Commissioner
Insurance Building AQ21
Olympia, WA 98504-0321
(206) 753-7301
1 (800) 562-6900
(toll free in WA)

West Virginia
Mr. Hanley C. Clark
Insurance Commissioner
2019 Washington Street, East
Charleston, WV 25305
(304) 348-3394
1 (800) 642-9004
(toll free in WV)

Wisconsin
Mr. Robert D. Haase
Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873
(608) 266-3585
1 (800) 236-8517
(toll free in WI—complaints)

Wyoming
Mr. Kenneth Erickson
Commissioner of Insurance
Herschler Building
122 West 25th Street
Cheyenne, WY 82002-0440
(307) 777-7401
1 (800) 442-4333
(toll free in WY)

State Utility Commissions

State utility commissions regulate consumer service and rates for gas, electricity and a variety of other services within your state. These services include rates for telephone calls and moving household goods. In some states, the utility commissions regulate water and transportation rates. Rates for utilities and services provided between states are regulated by the Federal government.

Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

If you have a consumer question or complaint about a utility matter, write or call the commission in your state.

Alabama
Mr. James Sullivan
President
Public Service Commission
P.O. Box 991
Montgomery, AL 36101-0991
(205) 242-5207
1 (800) 392-8050
(toll free in AL)

Alaska
Mr. Don Schroer
Commissioner
Public Utilities Commission
1016 West 6th
Anchorage, AK 99501
(907) 276-6222

Arizona
Mr. Renz Jennings
Chairman
Corporation Commission
1200 West Washington Street
Phoenix, AZ 85007
(602) 542-3935
(602) 255-2105 (TDD)
1 (800) 222-7000
(toll free in AZ)

Arkansas
Mr. Sam I. Bratton, Jr.
Chairman
Public Service Commission
P.O. Box 400
Little Rock, AR 72203-0400
(501) 682-1453
1 (800) 482-1164
(toll free in AR—complaints)

California
Ms. Patricia Eckert
President
Public Utilities Commission
505 Van Ness Avenue
Room 5207
San Francisco, CA 94102
(415) 557-3700
(415) 557-0798 (TDD)
1 (800) 548-9919
(toll free in Northern CA—complaints)
1 (800) 648-6967
(toll free in Southern CA—complaints)

Colorado
Mr. Arnold H. Cook
Chairman
Public Utilities Commission
1580 Logan Street
Logan Tower—Office Level 2
Denver, CO 80203
(303) 894-2021
1 (800) 888-0170
(toll free in CO)

Connecticut
Mr. Clifton Leonhardt
Chairperson
Department of Public Utility Control
1 Central Park Plaza
New Britain, CT 06051
(203) 827-1553
1 (800) 382-4586
(toll free in CT)

Delaware
Ms. Nancy M. Norling
Chairman
Public Service Commission
1560 South DuPont Highway
P.O. Box 457
Dover, DE 19903
(302) 739-4247
1 (800) 282-8574
(toll free in DE)

District of Columbia
Mr. Edward M. Meyers
Acting Chairperson
Public Service Commission
450 Fifth Street, N.W.
Washington, DC 20001
(202) 626-5110

Florida
Mr. Thomas M. Beard
Chairman
Public Service Commission
101 East Gaines Street
Tallahassee, FL 32399-0850
(904) 488-7001
1 (800) 342-3552
(toll free in FL)

Georgia
Mr. Bob Durden
Commissioner
Public Service Commission
244 Washington Street, S.W.
Atlanta, GA 30334
(404) 656-4512
1 (800) 282-5813
(toll free in GA)

Hawaii
Mr. Wukio Naito
Chairman
Public Utilities Commission
465 South King Street
Room 103
Honolulu, HI 96813
(808) 548-3990

Idaho
Mr. Dean J. (Joe) Miller
President
Public Utilities Commission
State House
Boise, ID 83720
(208) 334-3427

Illinois
Mr. Terrence L. Barnich
Chairman
Commerce Commission
527 East Capitol Avenue
P.O. Box 19280
Springfield, IL 62794
(217) 782-7295
(217) 782-7434 (TDD)

Indiana
Mr. James Monk
Chairman
Utility Regulatory Commission
913 State Office Building
Indianapolis, IN 46204
(317) 232-2701

Iowa
Mr. Dennis J. Nagel
Chairman
Iowa Utilities Board
Lucas State Office Bldg.
5th Floor
Des Moines, IA 50319
(515) 281-5979

Kansas
Mr. Jim Robinson
Chairman
State Corporation Commission
1500 SW Arrowhead Road
Topeka, KS 66604-4027
(913) 271-3100
1 (800) 662-0027
(toll free in KS)

Kentucky
Mr. George E. Overby, Jr.
Chairman
Public Service Commission
730 Schenkel Lane
P.O. Box 615
Frankfort, KY 40602
(502) 564-3940

Louisiana
Mr. Louis J. Lambert, Jr.
Chairman
Public Service Commission
P.O. Box 1026
Gonzales, LA 70707
(504) 342-4404
1 (800) 256-2413
(toll free in LA)

Maine
Mr. Kenneth Gordon
Chairman
Public Utilities Commission
State House Station 18
Augusta, ME 04333
(207) 289-3831
1 (800) 452-4699
(toll free in ME)

Maryland
Mr. Frank O. Heintz, Jr.
Chairman
Public Service Commission
231 East Baltimore Street
Baltimore, MD 21202
(301) 333-6000
1 (800) 492-0474
(toll free in MD)

Massachusetts
Mr. Robert Yargler Jr.
Chairman
Department of Public Utilities
100 Cambridge Street
12th Floor
Boston, MA 02202
(617) 727-3500

Michigan
Mr. Steven Fetter
Chairperson
Public Service Commission
6545 Mercantile Way
P.O. Box 30221
Lansing, MI 48909
(517) 334-6445
1 (800) 292-9555
(toll free in MI)
1 (800) 443-8926
(toll free TDD in MI)

Minnesota
Mr. Darrel L. Peterson
Chairman
Public Utilities Commission
780 American Center Building
160 East Kellogg Boulevard
St. Paul, MN 55101-1471
(612) 296-7124
(612) 297-1200 (TDD)
1 (800) 652-9747
(toll free in MN)

Mississippi
Mr. Neilson Cochran
Chairman
Public Service Commission
P.O. Box 1174
Jackson, MS 39215
(601) 961-5400
Northern District
1 (800) 356-6428
(toll free in MS)
Central District
1 (800) 356-6430
(toll free in MS)
Southern District
1 (800) 356-6429
(toll free in MS)

Missouri
Mr. William D. Steinmeier
Chairman
Public Service Commission
P.O. Box 360
Jefferson City, MO 65102
(314) 751-3234
1 (800) 392-4211
(toll free in MO)

Montana
Mr. Howard Ellis
Chairman
Public Service Commission
2701 Prospect Avenue
Helena, MT 59620-2601
(406) 444-6199

Nebraska
Mr. Frank Landis
Chairman
Public Service Commission
300 The Atrium
1200 "N" Street
P.O. Box 94927
Lincoln, NE 68509
(402) 471-3101
1 (800) 526-0017
(toll free in NE)

Nevada
Mr. Thomas E. Stephens
Chairman
Public Service Commission
727 Fairview Drive
Carson City, NV 89710
(702) 687-6000

New Hampshire
Mr. Larry M. Smukler
Chairman
Public Utilities Commission
8 Old Suncook Road
Building No. 1
Concord, NH 03301
(603) 271-2431
1 (800) 852-3793
(toll free in NH)

New Jersey
Mr. George Barbour
Mr. Jeremiah F. O'Connor
Commissioners
Board of Public Utilities
Two Gateway Center
Newark, NJ 07102
(201) 648-2027
(201) 648-7983 (TDD)
1 (800) 624-0241
(toll free in NJ)

New Mexico
Mr. Laurence B. Ingram
Chairman
New Mexico Public Service Commission
Marian Hall
224 East Palace Avenue
Santa Fe, NM 87501-2013
(505) 827-6940

New York
Mr. Peter A. Bradford
Chairman
Public Service Commission
3 Empire State Plaza
Albany, NY 12223
(518) 474-5527
1 (800) 342-3377
(toll free in NY—complaints)
1 (800) 342-3355
(toll free in NY—emergency service cutoff
7:30 a.m.—7:30 p.m.
Monday—Friday)

North Carolina
Mr. William Redman
Chairman
Utilities Commission
P.O. Box 29510
Raleigh, NC 27626-0510
(919) 733-4249
(919) 733-9277
(consumer services and complaints)

North Dakota
Mr. Bruce Hagen
President
Public Service Commission
State Capitol Building
Bismarck, ND 58505-0480
(701) 224-2400
1 (800) 932-2400
(toll free in ND)

Ohio
Mr. Craig A. Glazer
Chairman
Public Utilities Commission
180 East Broad Street
Columbus, OH 43266-0573
(614) 466-3016
(614) 466-8180 (TDD)
1 (800) 686-7826
(toll free in OH—consumer services)

Oklahoma
Mr. Bob Hopkins
Chairman
Corporation Commission
Jim Thorpe Office Building
2101 Lincoln Boulevard
Oklahoma City, OK 73105
(405) 521-2264
1 (800) 522-8154
(toll free in OK)

Oregon
Mr. Myron B. Katz
Chairman
Public Utility Commission
300 Labor and Industries Bldg.
Salem, OR 97310-0335
(503) 378-6611
1 (800) 522-2404
(toll free in OR)

Pennsylvania
Mr. William H. Smith
Chairman
Public Utility Commission
P.O. Box 3265
Harrisburg, PA 17120
(717) 783-1740
1 (800) 782-1110
(toll free in PA)

Puerto Rico
Mr. Enrique Rodriguez
Chairman
Public Service Commission
Call Box 870
Hato Rey, PR 00919-0870
(809) 751-5050

Rhode Island
Mr. James J. Malachowski
Chairman
Public Utilities Commission
100 Orange Street
Providence, RI 02903
(401) 277-3500 (voice/TDD)
1 (800) 341-1000
(toll free in RI)

South Carolina
Ms. Marjorie Amos-Frazier
Chairman
Public Service Commission
P.O. Drawer 11649
Columbia, SC 29211
(803) 737-5100
1 (800) 922-1531
(toll free in SC)

South Dakota
Mr. James A. Burg
Chairman
Public Utilities Commission
500 East Capitol Avenue
Pierre, SD 57501-5070
(605) 773-3201
1 (800) 332-1782
(toll free in SD)

Tennessee
Mr. Steve Hewlett
Chairman
Public Service Commission
460 James Robertson Parkway
Nashville, TN 37243-0505
(615) 741-2904
1 (800) 342-8359
(toll free voice/TDD in TN)

Texas
Mr. Paul D. Meek
Chairman
Public Utility Commission
7800 Shoal Creek Boulevard
Suite 400N
Austin, TX 78757
(512) 458-0100
(512) 458-0221 (TDD)

Utah
Mr. Brian T. Stewart
Chairman
Public Service Commission
160 East 300 South
Salt Lake City, UT 84111
(801) 530-6716
(801) 530-6708 (TDD)

Vermont
Mr. Richard H. Cowart
Chairman
Public Service Board
120 State Street
Montpelier, VT 05602-2701
(802) 828-2358
1 (800) 622-4496
(toll free in VT)

Virgin Islands
Mr. George C. Parrott
Chairman
Public Services Commission
P.O. Box 40
Charlotte Amalie
St. Thomas, VI 00804
(809) 776-1291

Virginia
Mr. Theodore V. Morrison Jr.
Chairman
State Corporation Commission
P.O. Box 1197
Richmond, VA 23209
(804) 786-3608
1 (800) 552-7945
(toll free in VA)

Washington
Ms. Sharon Nelson
Chairman
Utilities and Transportation Commission
1300 Evergreen Park Dr. South
Olympia, WA 98504
(206) 753-6423
1 (800) 562-6150
(toll free in WA)

West Virginia
Mr. Boyce Griffith
Chairman
Public Service Commission
P.O. Box 812
Charleston, WV 25323
(304) 340-0300
1 (800) 344-5113
(toll free in WV)

Wisconsin
Mr. Charles H. Thompson
Chairman
Public Service Commission
4802 Sheboygan Avenue
P.O. Box 7854
Madison, WI 53707
(608) 266-2001

Wyoming
Mr. Bill Tucker
Chairman
Public Service Commission
700 West 21st Street
Cheyenne, WY 82002
(307) 777-7427

State Vocational and Rehabilitation Agencies

State vocational and rehabilitation agencies coordinate and provide a number of services for disabled persons. These services can include counseling, evaluation, training and job placement. There are also services for the sight and hearing impaired. For more information, call or write the office nearest you.

Alabama
Ms. Lamona H. Lucas
Director
Rehabilitation Services
P.O. Box 11586
Montgomery, AL 36111-0586
(205) 281-8780

Alaska
Mr. Keith J. Anderson, Director
Division of Vocational Rehabilitation
Box F, M.S. 0581
Juneau, AK 99811-0500
(907) 465-2814
(907) 465-2440 (TDD)

American Samoa
Mr. Peter Galeai
Director
Vocational Rehabilitation
Department of Manpower Resources
Pago Pago, AS 96799
011 (684) 633-2336

Arizona
Mr. James B. Griffith
Administrator
Rehabilitation Services Administration
1789 West Jefferson, North Wing
Phoenix, AZ 85007
(602) 542-3332
(602) 542-6049 (voice/TDD)

Arkansas
Mr. Bobby C. Simpson
Deputy Director
Division of Rehabilitation Services
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State Weights and Measures offices enforce laws and regulations about the weights of such packaged items as food and household products. These offices also check the accuracy of weighing and measuring devices, for example, supermarket scales, gasoline pumps, taxicab meters and rental car odometers.

Contact the Weights and Measure office nearest you if you think you have purchased a product that weighed less than it should or you think a scale or meter is inaccurate.

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Oklahoma City, OK 73105
(405) 521-3864, ext. 301

Oregon
Mr. Kendrick J. Simila
Administrator
Measurement Standards
Department of Agriculture
635 Capitol Street, N. E.
Salem, OR 97310-0110
(503) 378-3792

Pennsylvania
Mr. Neil E. Cashman Jr.
Director
Bureau of Weights and Measures
Department of Agriculture
2301 North Cameron Street
Harrisburg, PA 17110
(717) 787-6772

Puerto Rico
Mr. Hector Niedes
Auxiliary Secretary for Complaints
Department of Consumer Affairs
P.O. Box 41059
Minillas Station
Santurce, PR 00940
(809) 722-7555

Rhode Island
Ms. Lynda L. Maurer
Supervising Metrologist
Mercantile Division
Department of Labor
220 Elmwood Avenue
Providence, RI 02907
(401) 457-1867
(401) 457-1888 (TDD)

South Carolina
Mr. Carol P. Fulmer
Assistant Commissioner of Consumer Services Division
Department of Agriculture
P.O. Box 11280
Columbia, SC 29211-1280
(803) 737-2080

South Dakota
Mr. James Melgaard
Director
Division of Commercial Inspection and Regulation
118 West Capitol
Pierre, SD 57501-2036
(605) 773-3697

Tennessee
Mr. Robert Williams
Standards Administrator
Weights and Measures
Department of Agriculture
P.O. Box 40627
Melrose Station
Nashville, TN 37204
(615) 360-0109

Texas
Mr. Ed Price
Administrator
Weights and Measures Program
Department of Agriculture
P.O. Box 12847
Austin, TX 78711
(512) 463-7602
1 (800) 835-5832
(toll free in TX)

Utah
Mr. Robert Smoot
Director
Division of Weights and Measures
State Department of Agriculture
350 North Redwood Road
Salt Lake City, UT 84116
(801) 538-7159

Vermont
Mr. Phil Benedict
Director
Consumer Assurance Section
Department of Agriculture
116 State Street
State Office Building
Montpelier, VT 05620
(802) 828-2436

Virgin Islands
Ms. Joycelyn Encarnacion
Director
Weights and Measures Division
Dept. of Licensing and Consumer Affairs
Golden Rock Shopping Center
Christiansted
St. Croix, VI 00820
(809) 773-2226

Virginia
Mr. J. Alan Rogers
Program Manager
Office of Weights and Measures
Department of Agriculture and Consumer Services
P.O. Box 1163, Room 403
Richmond, VA 23209-1163
(804) 786-2476

Washington
Ms. Dannie McQueen
Acting Program Manager
Weights and Measures
Department of Agriculture
406 General Administration Bldg.
Olympia, WA 98504-0641
(206) 753-5042

West Virginia
Mr. Stephen L. Casto
Director
Division of Weights and Measures
Department of Labor
1800 Washington Street, East
Building 3, Room 319
Charleston, WV 25305
(304) 348-7890

Wisconsin
Ms. Merry Fran Tryon
Director
Bureau of Weights and Measures
Department of Agriculture, Trade and Consumer Protection
801 West Badger Road
P.O. Box 8911
Madison, WI 53708
(608) 266-9836
1 (800) 362-3020
(toll free in WI)

Wyoming
Mr. Jim Bigelow
Technical Services Manager
Consumer/Compliance Division
Department of Agriculture
2219 Carey Avenue
Cheyenne, WY 82002-0100
(307) 777-6591

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Military Commissary and Exchange Contacts

Consumers who shop at military commissaries and exchanges and who have a question or problem should contact the local manager before contacting the regional offices in this section. If your problem is not resolved at the local level, then write or call the regional office nearest you. Be sure to discuss the problem with the local and regional offices before contacting the national headquarters of a commissary or exchange.

Defense Commissary Agency

Northwest/Pacific Region

Commander
Defense Commissary Agency
Northwest Pacific Region
Fort Lewis, WA 98433-7300
(206) 967-4222

Southwest Region

Director
Defense Commissary Agency
Southwest Region
Building 329
MCAS El Toro
Santa Ana, CA 92709-5002
(714) 726-4276

Midwest Region

Commander
Defense Commissary Agency
Midwest Region
Building 3030
Kelly AFB, TX 78241-6290
(512) 925-3948

Central Region

Director
Defense Commissary Agency
Central Region
Building 3345
NAB Little Creek
Norfolk, VA 23521-5330
(804) 460-3779

Southern Region

Director
Defense Commissary Agency
Southern Region
Building 678
Maxwell AFB, AL 36112
(205) 953-2026

Northeast Region

Director
Defense Commissary Agency
Northeast Region
Building 2257
Fort Meade, MD 20755-5220
(301) 677-4932

European Region

Director
Defense Commissary Agency
European Region
Ramstein AB, Germany
APO New York 09094-5001
(011) 49 6371 42896

DeCA Headquarters
Director
Defense Commissary Agency
38th and E Streets
Building P11200
Fort Lee, VA 23801-6300
(804) 734-2227

Army and Air Force Exchange Service

AAFES Operations Centers

Central Operations
AAFES
P.O. Box 650455
Dallas, TX 75265-0455
(214) 280-7100

Eastern Operations
AAFES
P.O. Box 650454
Dallas, TX 75265-0454
(214) 280-7200

Southern Operations
AAFES
P.O. Box 650447
Dallas, TX 75265-0447
(214) 280-7300

Western Operations
AAFES
P.O. Box 650429
Dallas, TX 75265-0429
(214) 280-7400

U.S. Headquarters
Army and Air Force Exchange
Service Headquarters
Customer Relations (PA-R)
P.O. Box 660202
Dallas, TX 75266-0202
(214) 780-3531

Marine Corps Exchange Service

Regional Headquarters

Marine Corps Exchange
Marine Corps Logistics Support
Base, Atlantic
Albany, GA 31704
(912) 435-1471

Marine Corps Exchange
Headquarters Battalion, HQMC
Henderson Hall
Arlington, VA 22214
(703) 979-8420

Marine Corps Exchange
Marine Corps Logistics Base
Barstow, CA 92311
(714) 256-8971

Marine Corps Exchange
Marine Corps Base
Camp Lejeune, NC 28547
(919) 451-2481

Marine Corps Exchange
Marine Corps Base
Camp Pendleton, CA 92055
(619) 725-6233

Marine Corps Exchange
Marine Corps Air Station
Cherry Point, NC 28533
(919) 447-7041

Marine Corps Exchange
Marine Corps Air Station
Kaneohe Bay, HI 96863
(808) 254-5871

Marine Corps Exchange
Camp Elmore
U.S. Marine Corps
Norfolk, VA 23511
(804) 423-1187

Marine Corps Exchange
Marine Corps Recruit Depot
Parris Island, SC 29905
(803) 525-3301

Marine Corps Exchange
Marine Corps Development
and Education Command
Quantico, VA 22134
(703) 640-7171

Marine Corps Exchange
Marine Corps Recruit Depot
San Diego, CA 92140
(619) 297-2500

Marine Corps Exchange
Marine Corps Air Station—El Toro
Santa Ana, CA 92709
(714) 726-3340

Marine Corps Exchange
Marine Corps Air/Ground
Combat Center
Building 1533
Twentynine Palms, CA 92278
(619) 368-6163

Marine Corps Exchange
Marine Corps Air Station
Yuma, AZ 85364
(602) 726-2363

U.S. Headquarters
Head
Marine Corps Exchange
Service Branch
P.O. Box 1834
Quantico, VA 22134
(703) 640-6156

Navy Exchange Service

Regional Headquarters

Executive Officer
NAVRESSO
Field Support Office
2801 "C" Street, S.W.
Naval Supply Center
Auburn, WA 98001-7499
(201) 931-7665

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 13—Naval Air Station
Jacksonville, FL 32212-0013
(904) 777-7075

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 15037
Norfolk, VA 23511-0799
(804) 440-2399

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 23330
Oakland, CA 94623
(415) 466-7020

Officer in Charge
Navy Resale Activity
Naval Base
Pearl Harbor, HI 96860-6000
(808) 471-0263

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 150—Naval Station
San Diego, CA 92136-5150
(619) 237-5601

U.S. Headquarters
Customer Service
Representative
Navy Resale and Services
Support Office
Naval Station, New York
Staten Island, NY 10305-5097
(718) 390-3868

Federal Information Center

The Federal Information Center (FIC), administered by the General Services Administration, can help you find information about Federal government services, programs and regulations. The FIC also can tell you which Federal agency to contact for help with problems.

Simply call the telephone number listed below for your metropolitan area or state. All the "800" numbers on this list are toll free. These "800" numbers can be called only from within the states and cities listed. If your area is not listed, please call (301) 722-9098. If you would prefer to write, please mail your inquiry to the Federal Information Center, P.O. Box 600, Cumberland, MD 21502.

Users of Telecommunications Devices for the Deaf (TDD/TTY) may call toll-free from any point in the United States by dialing 1 (800) 326-2996.

Alabama
Birmingham, Mobile
1 (800) 366-2998

Alaska
Anchorage
1 (800) 729-8003

Arizona
Phoenix
1 (800) 359-3997

Arkansas
Little Rock
1 (800) 366-2998

California
Los Angeles, San Diego, San Francisco, Santa Ana
1 (800) 726-4995
Sacramento
(916) 973-1695

Colorado
Colorado Springs, Denver, Pueblo
1 (800) 359-3997

Connecticut
Hartford, New Haven
1 (800) 347-1997

Florida
Ft. Lauderdale, Jacksonville, Miami, Orlando, St. Petersburg, Tampa, West Palm Beach
1 (800) 347-1997

Georgia
Atlanta
1 (800) 347-1997

Hawaii
Honolulu
1 (800) 733-5996

Illinois
Chicago
1 (800) 366-2998

Indiana
Gary
1 (800) 366-2998
Indianapolis
1 (800) 347-1997

Iowa
All locations
1 (800) 735-8004

Kansas
All locations
1 (800) 735-8004

Kentucky
Louisville
1 (800) 347-1997

Louisiana
New Orleans
1 (800) 366-2998

Maryland
Baltimore
1 (800) 347-1997

Massachusetts
Boston
1 (800) 347-1997

Michigan
Detroit, Grand Rapids
1 (800) 347-1997

Minnesota
Minneapolis
1 (800) 366-2998

Missouri
St. Louis,
1 (800) 366-2998
All other locations
1 (800) 735-8004

Nebraska
Omaha
1 (800) 366-2998
All other locations
1 (800) 735-8004

New Jersey
Newark, Trenton
1 (800) 347-1997

New Mexico
Albuquerque
1 (800) 359-3997

New York
Albany, Buffalo, New York
Rochester, Syracuse
1 (800) 347-1997

North Carolina
Charlotte
1 (800) 347-1997

Ohio
Akron, Cincinnati, Cleveland, Columbus, Dayton, Toledo
1 (800) 347-1997

Oklahoma
Oklahoma City, Tulsa
1 (800) 366-2998

Oregon
Portland
1 (800) 726-4995

Pennsylvania
Philadelphia, Pittsburgh
1 (800) 347-1997

Rhode Island
Providence
1 (800) 347-1997

Tennessee
Chattanooga
1 (800) 347-1997
Memphis, Nashville
1 (800) 366-2998

Texas
Austin, Dallas, Fort Worth
Houston, San Antonio
1 (800) 366-2998

Utah
Salt Lake City
1 (800) 359-3997

Virginia
Norfolk, Richmond, Roanoke
1 (800) 347-1997

Washington
Seattle, Tacoma
1 (800) 726-4995

Wisconsin
Milwaukee
1 (800) 366-2998

Selected Federal Agencies

Many Federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems.

Agencies also have fact sheets, booklets and other information which might be helpful in making purchase decisions and dealing with consumer problems. If you need help in deciding where to go with your consumer problem, check the index at the end of this book or call the nearest Federal Information Center listed on page 81. The Federal agencies listed below respond to consumer complaints and inquiries.

Architectural and Transportation Barriers Compliance Board

1331 F Street, N.W., Suite 1000
Washington, DC 20004-1111
(202) 653-7834
1 (800) 872-2253 (toll free)

Commission on Civil Rights

Look in your telephone directory under "U.S. Government, Civil Rights Commission." If it does not appear, call the appropriate FIC number (see page 81), or contact:

Commission on Civil Rights
1121 Vermont Avenue, N.W.
Suite 800
Washington, DC 20425
1 (800) 552-6843
(toll free—complaint referral outside DC)
(202) 376-8513
(complaint referral in DC)
(202) 376-8116
(TDD—nationwide complaint referral)
(202) 376-8105 (publications)
(202) 376-8312 (public affairs)

Commodity Futures Trading Commission (CFTC)

2033 K Street, N.W.
Washington, DC 20581
(202) 254-3067
(complaints only)
(202) 254-8630 (information)

Consumer Information Center (CIC)

Pueblo, CO 81009
You can obtain a free *Consumer Information Catalog* by writing to the above address or by calling (719) 948-4000.

Department of Agriculture (USDA)

Agricultural Marketing Service
Department of Agriculture
Washington, DC 20250
(202) 720-7047

Animal and Plant Health Inspection Service
Public Information
Department of Agriculture
Federal Building, Room 613
6505 Belcrest Road
Hyattsville, MD 20782
(301) 436-7799

Cooperative Extension Service
Department of Agriculture
Washington, DC 20250
(202) 720-0987
Or consult county or city government listings in your local telephone directory for the number of your local Cooperative Extension Service office.

Farmers Home Administration
Department of Agriculture
Washington, DC 20250
(202) 720-4323

Food and Nutrition Service
Department of Agriculture
3101 Park Center Drive
Alexandria, VA 22302
(703) 305-2276

Human Nutrition Information Service
Department of Agriculture
Federal Building
Rooms 360 and 364
6505 Belcrest Road
Hyattsville, MD 20782
(301) 436-8617, 7725

Inspector General's Hotline
Office of the Inspector General
Department of Agriculture
P.O. Box 23399
Washington, DC 20026
(202) 690-1622
1 (800) 424-9121 (toll free)

Meat and Poultry Hotline
Food Safety and Inspection Service
Department of Agriculture
Washington, DC 20250
(202) 720-3333
(voice/TDD)
1 (800) 535-4555
(toll free voice/TDD outside DC)

Office of the Consumer Advisor
Department of Agriculture
Washington, DC 20250
(202) 720-9681

Office of Public Affairs
Visitor Information Center
Department of Agriculture
Washington, DC 20250

Department of Commerce

Bureau of the Census
Customer Services
Data User Services Division
Washington, DC 20233
(301) 763-4100

Office of Consumer Affairs
Department of Commerce
Room 5718
Washington, DC 20230
(202) 377-5001

National Institute of Standards and Technology
Office of Weights and Measures
(301) 975-4004

National Marine Fisheries Service
Office of Trade and Industry Services
Department of Commerce
1335 East-West Highway
Silver Spring, MD 20910
(301) 713-2334
(inspection and safety)

Constituent Affairs
National Weather Service
Department of Commerce
Washington, DC 20901
(301) 713-0258

Metric Program Office
Department of Commerce
Room H4845
Washington, DC 20230
(202) 535-1939

Patent and Trademark Office
Department of Commerce
Washington, DC 20231
(703) 557-3631

Department of Defense

Office of National Ombudsman
National Committee for Employer Support of the Guard and Reserve
1555 Wilson Boulevard
Suite 200
Arlington, VA 22209-2405
(703) 696-1400
1 (800) 336-4590
(toll free outside DC metropolitan area)
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Department of Education

Clearinghouse on Disability Information
Department of Education
C Street, S.W., Room 3132
Washington, DC 20202-2524
(202) 205-8241
(202) 205-5465 (TDD)

Consumer Affairs Staff
OIIA
Department of Education
Room 3061
Washington, DC 20202
(202) 401-3679

Federal Student Financial Aid Program
Department of Education
400 Maryland Avenue, S.W.
P.O. Box 3, Room 4624
Washington, DC 20202
(202) 708-8391

National Clearinghouse on Bilingual Education Hotline
Department of Education
1118 22nd Street, N.W.
Washington, DC 20037
(202) 467-0867
1 (800) 321-NCBE (toll free outside DC)

Office of Public Affairs
Department of Education
400 Maryland Avenue, S.W.
Washington, DC 20202
(202) 401-3020

Center for Choice in Education
400 Maryland Avenue, S.W.
Room 3053
Washington, DC 20202
1 (800) 442-PICK (toll free)

Department of Energy

For information about conservation and renewable energy:
National Appropriate Technology Assistance Service
Department of Energy
P.O. Box 2525
Butte, MT 59702-2525
1 (800) 428-1718
(toll free in MT)
1 (800) 428-2525
(toll free outside MT)

Conservation and Renewable Energy Inquiry and Referral Service
Department of Energy
P.O. Box 8900
Silver Spring, MD 20907
1 (800) 523-2929 (toll free)

Office of Scientific and Technical Information
Department of Energy
P.O. Box 62
Oak Ridge, TN 37831
(written inquiries only)

Office of Consumer and Public Liaison
Department of Energy
Washington, DC 20585
(202) 586-5373

Office of Conservation and Renewable Energy
Weatherization Assistance Inquiries:
Department of Energy
Washington, DC 20585
(202) 586-2204

Department of Health and Human Services (HHS)

AIDS Hotline
Acquired Immune Deficiency Syndrome
1 (800) 342-AIDS (toll free)
1 (800) 344-7432 (toll free for Spanish speaking)
1 (800) 243-7889 (toll free Spanish TDD)

Cancer Hotline
1 (800) 4-CANCER (toll free)
During daytime hours, callers in California, Florida, Georgia, Illinois, Northern New Jersey, New York and Texas may ask for Spanish speaking staff members.

Food and Drug Administration (FDA)
Look in your telephone directory under "U.S. Government, Health and Human Services Department, Food and Drug Administration." If it does not appear, call the appropriate FIC number (see page 81) or contact:
Consumer Affairs and Information Staff
Food and Drug Administration (HFE-88)
Department of Health and Human Services
5600 Fishers Lane
Room 16-85
Rockville, MD 20857
(301) 443-3170

Division of Beneficiary Services
Health Care Financing Administration (HCFA)
Department of Health and Human Services
6325 Security Boulevard
Baltimore, MD 21207
1 (800) 638-6833 (toll free)
(This is a taped answering service; a specialist will return your call.)

Hill-Burton Free Hospital Care Hotline
1 (800) 492-0359
(toll free in MD)
1 (800) 638-0742
(toll free outside MD)

Inspector General's Hotline
HHS/OIG/Hotline
P.O. Box 17303
Baltimore, MD 21203-7303
1 (800) 368-5779 (toll free)

National Center on Child Abuse and Neglect
Department of Health and Human Services
330 C Street, S.W.
Washington, DC 20201
(202) 205-8586

National Health Information Center
Department of Health and Human Services
P.O. Box 1133
Washington, DC 20013-1133
(301) 565-4167
(Washington Metro Area)
1 (800) 336-4797 (toll free)

National Runaway Switchboard
1 (800) 621-4000 (toll free)

Office of Child Support Enforcement
Department of Health and Human Services
Washington, DC 20447
(202) 401-9373

Office for Civil Rights
Department of Health and Human Services
Washington, DC 20201
(202) 619-0403
1 (800) 368-1019
(toll free outside DC)
1 (800) 537-7697 (toll free TDD)

Office of Prepaid Health Care
Operations and Oversight
HCFA
Department of Health and Human Services
200 Independence Ave., S.W.
Room 423 HHH
Washington, DC 20201
(202) 619-3555

President's Council on Physical Fitness and Sports
Department of Health and Human Services
701 Pennsylvania Ave., N.W.
Suite 250
Washington, DC 20004
(202) 272-3421

Second Surgical Opinion Program
Department of Health and Human Services
Washington, DC 20201
(202) 690-8056

Social Security Administration
1 (800) SSA-1213 (toll free)

Department of Housing and Urban Development (HUD)

HUD Fraud Hotline
(202) 708-4200
1 (800) 347-3735 (toll free outside DC)

Interstate Land Sales Registration Division
Department of Housing and Urban Development
Room 6278
Washington, DC 20410
(202) 708-0502

Manufactured Housing and Construction Standards Division
Department of Housing and Urban Development
Room 9152
Washington, DC 20410
(202) 708-2210

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Room 5100
Washington, DC 20410
(202) 708-4252
1 (800) 424-8590 (toll free outside DC)
Office of Single Family Housing
Department of Housing and Urban Development
Room 9282
Washington, DC 20410
(202) 708-3175

Office of Affordable Housing Program
Department of Housing and Urban Development
Room 7168
Washington, DC 20410
(202) 708-2685

Title I Insurance Division
Department of Housing and Urban Development
Room 9160
Washington, DC 20410
(202) 708-2680

Department of the Interior

Bureau of Indian Affairs
Department of the Interior
Washington, DC 20240
(202) 208-4190

Bureau of Land Management
Department of the Interior
Washington, DC 20240
(202) 208-5717

Consumer Affairs Administrator
Office of the Secretary
Department of the Interior
Washington, DC 20240
(202) 208-5521

National Park Service
Department of the Interior
Washington, DC 20240
(202) 208-4917

United States Fish and Wildlife Service
Department of the Interior
Washington, DC 20240
(202) 208-5634

United States Geological Survey
Department of the Interior
12201 Sunrise Valley Drive
Reston, VA 22092
(703) 648-4427

Department of Justice

Antitrust Division
Department of Justice
Washington, DC 20530
(202) 514-2401

Civil Rights Division
Look in your telephone directory under "U.S. Government, Justice Department, Civil Rights Division." If it does not appear, call the appropriate FIC number (see page 81) or contact:
Civil Rights Division
Department of Justice
Washington, DC 20530
(202) 514-2151
(202) 514-0716 (TDD)

Drug Enforcement Administration (DEA)
Look in your telephone directory under "U.S. Government, Justice Department, Drug Enforcement Administration." If it does not appear, call the appropriate FIC number (see page 81) or contact:
Drug Enforcement Administration
Department of Justice
Washington, DC 20537
(202) 307-8000

Federal Bureau of Investigation (FBI)
Look inside the front cover of your telephone directory for the number of the nearest FBI office. If it does not appear, look under "U.S. Government, Justice Department, Federal Bureau of Investigation." You may also contact:
Federal Bureau of Investigation
Department of Justice
Washington, DC 20535
(202) 324-3000

Immigration and Naturalization Service (INS)
Look in your telephone directory under "U.S. Government, Justice Department, Immigration and Naturalization Service." If it does not appear, call the appropriate FIC number (see page 81) or contact:
Immigration and Naturalization Service
Department of Justice
425 I Street, N.W.
Washington, DC 20536
(202) 514-4316

Department of Labor

1 (800) 326-2577 (toll free, 24-hour TDD)

Bureau of Labor-Management Relations and Cooperative Programs
Department of Labor
Washington, DC 20210
(202) 523-6098

Coordinator of Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 523-6060
(general inquiries)

Employment and Training Administration
Look in your telephone directory under "U.S. Government, Labor Department, Employment and Training Administration." If it does not appear, call the appropriate FIC number (see page 81) or contact:
Employment and Training Administration
Director, Office of Public Affairs
Department of Labor
Washington, DC 20210
(202) 523-6871

Employment Standards Administration
Office of Public Affairs
Department of Labor
Washington, DC 20210
(202) 523-8743

Mine Safety and Health Administration
Office of Information and Public Affairs
Department of Labor
Ballston Towers #3
Arlington, VA 22203
(703) 235-1452

Occupational Safety and Health Administration (OSHA)
Look in your telephone directory under "U.S. Government, Labor Department, Occupational Safety and Health Administration." If it does not appear, call the appropriate FIC number (see page 81) or contact:
Occupational Safety and Health Administration
Office of Information and Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 523-8151

Office of the Assistant Secretary for Veterans' Employment and Training
Department of Labor
Washington, DC 20210
(202) 523-9116
1 (800) 442-2VET
(toll free—Veterans' Job Rights Hotline)

Office of Labor-Management Standards
Department of Labor
Washington, DC 20210
(202) 523-7343

Pension and Welfare Benefits Administration
Office of Program Services
Department of Labor
Washington, DC 20210
(202) 523-8776

Women's Bureau
The Work and Family Clearinghouse
Department of Labor
Washington, DC 20210
(202) 523-0525
1 (800) 827-5335 (toll free)
Employers may contact this office for information about dependent care (child and/or elder care) policies.

Women's Bureau
The Workforce Quality Clearinghouse
Department of Labor
Washington, DC 20210
(202) 523-8913
1 (800) 523-0525
(toll free outside DC)
Employers may contact this office for information about workplace quality resources, e.g., employee training and skills development.

Department of State

Overseas Citizen Services
Department of State
Washington, DC 20520
(202) 647-3666
(non-emergencies)
(202) 647-5225
(emergencies)

Passport Services
Washington Passport Agency
1425 K Street, N.W.
Washington, DC 20524
(202) 647-0518

Visa Services
Department of State
Washington, DC 20520
(202) 633-1225

Department of Transportation (DOT)

Air Safety:
Federal Aviation Administration (FAA)
Community and Consumer Liaison Division
FAA (APA-200)
Washington, DC 20591
(202) 267-3479, 8592
1 (800) FAA-SURE
(toll free outside DC)

Airline Service Complaints:
Office of Intergovernmental and Consumer Affairs (I-25)
Department of Transportation
Washington, DC 20590
(202) 366-2220

Auto Safety Hotline:
National Highway Traffic Safety Administration (NHTSA) (NEF-11)
Department of Transportation
Washington, DC 20590
(202) 366-0123
(202) 755-8919 (TDD)
1 (800) 424-9393
(toll free outside DC)
1 (800) 424-9153
(toll free TDD outside DC)

Boating Safety Classes:
United States Coast Guard Office of Boating, Public and Consumer Affairs (G-NAB-5)
Department of Transportation
Washington, DC 20593
1 (800) 336-2628 (toll free)

Boating Safety Hotline:
United States Coast Guard
Department of Transportation
Washington, DC 20593
(202) 267-0780
1 (800) 368-5647 (toll free)

Oil and Chemical Spills:
National Response Center
United States Coast Guard Headquarters, G-TGC-2
Department of Transportation
Washington, DC 20593
(202) 267-2675
1 (800) 424-8802
(toll free outside DC)

Railway Safety:
Federal Railroad Administration
Office of Safety (RRS-20)
Department of Transportation
Washington, DC 20590
(202) 366-0522

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms
Look in your telephone directory under "U.S. Government, Treasury Department, Bureau of Alcohol, Tobacco and Firearms."
If it does not appear, call the appropriate FIC number (see page 81) or contact:
Bureau of Alcohol, Tobacco and Firearms
Department of the Treasury
Room 5500
650 Massachusetts Avenue, N.W.
Washington, DC 20226
(202) 927-8500

To report lost or stolen explosives, or to report explosive incidents or bombings, call:
(202) 566-7777
1 (800) 287-4867
(toll free outside DC)
(202) 789-3000

Bureau of Engraving and Printing
Congressional and Media Affairs Division
Department of the Treasury
14th and C Streets, S.W.
Room 533M
Washington, DC 20228
(202) 874-2778

Bureau of the Public Debt
Public Affairs Officer
Office of the Commissioner
Department of the Treasury
999 E Street, N.W., Room 553
Washington, DC 20239-0001
(202) 219-3302

Comptroller of the Currency
The Comptroller of the Currency handles complaints about national banks, i.e., banks that have the word "National" in their names or the initials "N.A." after their names. For assistance, look in your telephone directory under "U.S. Government, Treasury Department, Comptroller of the Currency." If it does not appear, call the appropriate FIC number (see page 81) or contact:
Comptroller of the Currency
Compliance Management
Mail Stop 7-5
Washington, DC 20219
(202) 874-4820

Financial Management Service
Office of Legislative and Public Affairs
Department of the Treasury
401 14th Street, S.W.
Room 555
Washington, DC 20227
(202) 874-6740

Internal Revenue Service (IRS)
Look in your telephone directory under "U.S. Government, Treasury Department, Internal Revenue Service." If it does not appear, call the appropriate FIC number (see page 81).

Office of Thrift Supervision
(formerly Federal Home Loan Bank Board)
The Office of Thrift Supervision handles complaints about savings and loan associations and savings banks.
For assistance contact:
Office of Thrift Supervision
Consumer Affairs
1700 G Street, N.W.
Washington, DC 20552
(202) 906-6000
1 (800) 842-6929
(toll free outside DC)

United States Customs Service
Look in your telephone directory under "U.S. Government, Treasury Department, U.S. Customs Service." If it does not appear, call the appropriate FIC number (see page 81).

To report fraudulent import practices, call U.S. Customs Service's **Fraud Hotline:**
1 (800) ITS-FAKE (toll free)

To report drug smuggling activity, call U.S. Customs Service's **Narcotics Hotline:**
1 (800) BE-ALERT (toll free)

United States Mint
Customer Relations Division
Department of the Treasury
10001 Aerospace Road
Lanham, MD 20706
(301) 436-7400

United States Savings Bonds Division
Office of Public Affairs
Department of the Treasury
Washington, DC 20220
(202) 377-7715
1 (800) US-BONDS
(toll free recording)

Department of Veterans Affairs (VA)

For information about VA medical care or benefits, write, call or visit your nearest VA facility. Your telephone directory will list a VA medical center or regional office under "U.S. Government, Department of Veterans Affairs," or under "U.S. Government, Veterans Administration." You may also contact the offices listed below.

For information about benefits:
Veterans Benefits Administration (27)
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233-2567

For information about medical care:
Veterans Health Administration (184C)
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 535-7208

For information about burials, headstones or markers, and presidential memorial certificates:
National Cemetery System (40H)
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 535-7855

For consumer information or general assistance:
Consumer Affairs Service
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 535-8962

Environmental Protection Agency (EPA)

Asbestos Action Program
(202) 260-3949

Emergency Planning and Community Right-to-Know Information Hotline
Environmental Protection Agency
Washington, DC 20460
(703) 920-9810
1 (800) 535-0202
(toll free outside AK and DC)

Inspector General's Whistle Blower Hotline
(202) 260-4977
1 (800) 424-4000
(toll free outside DC)

National Pesticides Telecommunications Network (NPTN)
1 (800) 858-7378 (toll free)
1 (800) 858-PEST
(toll free outside TX)

Office of External Relations
Environmental Protection Agency
Washington, DC 20460
(202) 260-4454

Public Information Center
PIC (PM-211B)
Environmental Protection Agency
Washington, DC 20460
(202) 260-2080
(general information)

Resource Conservation and Recovery Act
RCRA/Superfund Hotline
Environmental Protection Agency
Washington, DC 20460
(703) 920-9810
1 (800) 424-9346
(toll free outside DC)

Safe Drinking Water Hotline
(202) 382-5533
1 (800) 426-4791
(toll free outside DC)

Toxic Substances Control Act Assistance Information Service
Environmental Protection Agency
Washington, DC 20024
(202) 554-1404

Equal Employment Opportunity Commission

Look in your telephone directory under "U.S. Government, Equal Employment Opportunity Commission." If it does not appear, call the appropriate FIC number (see page 81) or contact:
Office of Communications and Legislative Affairs
Equal Employment Opportunity Commission
1801 L Street, N.W.
Washington, DC 20507
(202) 663-4900
1 (800) USA-EEOC (toll free)
1 (800) 800-3302
(toll free TDD)

Federal Communications Commission (FCC)

Complaints about telephone systems:
Common Carrier Bureau
Informal Complaints Branch
Federal Communications Commission
2025 M Street, N.W.
Room 6202
Washington, DC 20554
(202) 632-7553
(202) 634-1855 (TDD)

General Information:
Consumer Assistance and Small Business Office
Federal Communications Commission
1919 M Street, N.W.
Room 254
Washington, DC 20554
(202) 632-7000
(202) 632-6999 (TDD)

Complaints about radio or television:
Mass Media Bureau
Complaints and Investigations
Federal Communications Commission
2025 M Street, N.W.
Room 8210
Washington, DC 20554
(202) 632-7048

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Federal Deposit Insurance Corporation (FDIC)

FDIC handles questions about deposit insurance coverage and complaints about FDIC-insured state banks which are not members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, call the appropriate FIC number (see page 81) or contact:

Office of Consumer Affairs
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20429
(202) 898-3536
1 (800) 925-4618 (voice/TDD)
1 (800) 934-3342
(toll free outside DC)

Federal Emergency Management Agency

Look in your telephone directory under "U.S. Government, Federal Emergency Management Agency." If it does not appear, call the appropriate FIC number (see page 81) or contact:

Emergency Preparedness and Response
Office of the External Affairs Directorate
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-4000

Federal Insurance Administration
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-2781
1 (800) 638-6620 (toll free)

Office of Disaster Assistance Programs
Federal Emergency Management Agency
500 C Street, S.W.
Room 705
Washington, DC 20472
(202) 646-3615

U.S. Fire Administration
Federal Emergency Management Agency
NETC
16825 South Seton Avenue
Emmitsburg, MD 21727
(301) 447-1080
(202) 646-2449

Federal Maritime Commission

Office of Informal Inquiries and Complaints
800 N. Capitol St., N.W.
Washington, DC 20573
(202) 523-5807

Federal Reserve System

The Board of Governors handles consumer complaints about state-chartered banks and trust companies which are members of the Federal Reserve System.
For assistance, look in your telephone directory under "U.S. Government, Federal Reserve System, Board of Governors," or "Federal Reserve Bank."
If neither appears, call the appropriate FIC number (see page 81) or contact:

Board of Governors of the Federal Reserve System
Division of Consumer and Community Affairs
Washington, DC 20551
(202) 452-3946
(202) 452-3544 (TDD)

Federal Trade Commission (FTC)

Look in your telephone directory under "U.S. Government, Federal Trade Commission."
If it does not appear, call the appropriate FIC number (see page 81) or contact:

Correspondence Branch
Federal Trade Commission
Washington, DC 20580
(written complaints only)

Public Reference Section
Federal Trade Commission
6th & Pennsylvania Ave., N.W.
Room 130
Washington, DC 20580
(202) 326-2222 (publications)

General Services Administration (GSA)

Business Service Centers
Look in your telephone directory under "U.S. Government, General Services Administration." If this does not appear, call the appropriate FIC number (see page 81).

Federal Information Center
(see page 81)

Federal Information Relay Service
7th & D Streets, S.W.
Room 6040
Washington, DC 20407
(202) 708-9300 (TDD)
1 (800) 877-8339
(toll free voice/TDD outside DC)

Surplus Federal Property Sales
Look in your telephone directory under "U.S. Government, General Services Administration." If it does not appear, call the appropriate FIC number (see page 81).

Government Printing Office (GPO)

Government Publications:
Publications Service Section
Government Printing Office
Washington, DC 20402
(202) 512-2457

Subscriptions to Government Periodicals:
Subscription Research Section
Government Printing Office
Washington, DC 20402
(202) 512-2303

Interstate Commerce Commission (ICC)

Office of Compliance and Consumer Assistance
Washington, DC 20423
(202) 927-5500

National Archives and Records Administration

Reference Services Branch
National Archives and Records Administration
Washington, DC 20408
(202) 501-5400
(202) 501-5404 (TDD)

Federal Register
National Archives and Records Administration
Washington, DC 20408
(202) 523-5240
(202) 523-5229 (TDD)

Publications Services
National Archives and Records Administration
Washington, DC 20408
(202) 501-5240
(202) 501-5404 (TDD)

National Credit Union Administration

The National Credit Union Share Insurance Fund provides federal insurance for nearly 13,000 credit unions.
Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear, call the appropriate FIC number (see page 81) or contact:

National Credit Union Administration
1776 G Street, N.W.
Washington, DC 20456
(202) 682-9600

National Labor Relations Board

Office of the Executive Secretary
1717 Pennsylvania Ave., N.W.
Room 701
Washington, DC 20570
(202) 254-9430

Nuclear Regulatory Commission (NRC)

Office of Governmental and Public Affairs
Washington, DC 20555
(301) 492-7000 (24-hour)
(301) 492-4626 (TDD)

Pension Benefit Guaranty Corporation

2020 K Street, N.W.
Washington, DC 20006-1860
(202) 778-8800
(202) 778-8859 (TDD)

Postal Rate Commission

Office of the Consumer Advocate
Postal Rate Commission
1333 H Street, N.W.
Suite 300
Washington, DC 20268
(202) 789-6830

President's Committee on Employment of People with Disabilities

1331 F Street, N.W.
Suite 300
Washington, DC 20004-1107
(202) 376-6200
(202) 376-6205 (TDD)

Railroad Retirement Board

844 Rush Street
Chicago, IL 60611-2092
(312) 751-4500

Securities and Exchange Commission (SEC)

Office of Filings, Information and Consumer Services
450 5th Street, N.W.
(Mail Stop 2-6)
Washington, DC 20549
(202) 272-7440
(investor complaints)
(202) 272-7450
(filings by corporations and other regulated entities)
(202) 272-5624
(SEC Information Line—general topics and sources of assistance)

Small Business Administration (SBA)

Office of Consumer Affairs
409 Third Street, S.W.
Washington, DC 20416
(202) 205-6931
(complaints only)
1 (800) U-ASK-SBA
(toll free—information)

Tennessee Valley Authority (TVA)

Regional Communications
400 West Summit Hill Drive
Knoxville, TN 37902
(615) 632-7196
(615) 751-8500 (TDD)

U.S. Consumer Product Safety Commission (CPSC)

To report a hazardous product or a product-related injury, or to inquire about product recalls, call or write:
Product Safety Hotline
U.S. Consumer Product Safety Commission
Washington, DC 20207
1 (800) 638-CPSC (toll free)
1 (800) 638-8270
(toll free TDD outside MD)
1 (800) 492-8104
(toll free TDD in MD)

United States Postal Service

If you experience difficulty when ordering merchandise or conducting business transactions through the mail, or suspect that you have been the victim of a mail fraud or misrepresentation scheme, contact your postmaster or local Postal Inspector.
Look in your telephone directory under "U.S. Government, Postal Service U.S." for these local listings. If they do not appear, contact:
Chief Postal Inspector
United States Postal Service
Washington, DC 20260-2100
(202) 268-4298 or
(202) 268-4299

For consumer convenience, all post offices and letter carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions. If the problem cannot be resolved using the Consumer Service Card or through direct contact with the local post office, write or call:
Consumer Advocate
United States Postal Service
Washington, DC 20260-6720
(202) 268-2284
(202) 268-2310 (TDD)

Federal TDD Directory

This section lists Federal government offices that have Telecommunications Devices for the Deaf (TDDs). These offices can respond to questions and complaints from persons with speech and hearing impairments. If you are a voice user, the Federal Information Relay Service (FIRS) will relay the call for you. Call FIRS on **1 (800) 877-8339** (toll free) or (202) 708-9300 in Washington, DC, and a relay operator will come on the line. Additional TDD numbers are published in the *U.S. Government TDD Directory*, available free by writing the Consumer Information Center, Item 573X, Pueblo, CO 81009.

Architectural and Transportation Barriers Compliance Board

1331 F Street, N.W.
Suite 1000
Washington, DC 20004-1111
(202) 272-5434 (voice/TDD)
(202) 272-5449 (TDD)

Central Intelligence Agency

Handicapped Program Office
Washington, DC 20505
(703) 874-4457 (TDD)

Commission on Civil Rights

1121 Vermont Avenue, N.W.
Washington, DC 20425
(202) 376-8116 (voice/TDD)

Congressional TDD Numbers

United States House of Representatives
Congressional Telecommunications for the Deaf (TDD message relay service—to leave messages for Representatives)
(202) 225-1904 (TDD)

Subcommittee on Select Education
Majority Office, Rep. Owens
(202) 226-7532 (voice/TDD)

United States Senate
Senate Special Services
(202) 224-4049 (TDD)

Senate Human Resources
(202) 224-7806 (TDD)

Committee on Labor and Human Resources
(202) 224-1975 (voice/TDD)

Subcommittee on the Handicapped
Majority Office
Sen. Harkin
(202) 224-3457 (TDD)

Minority Office
Sen. Durenberger
(202) 224-9522 (voice/TDD)

United States Capitol Switchboard
(202) 224-3091 (TDD)

U.S. Consumer Product Safety Commission

5401 Westbard Avenue
Bethesda, MD 20207
1 (800) 638-8270 (TDD)

Department of Agriculture

14th Street and
Independence Avenue, S.W.
Washington, DC 20250

Central Employment and Selective Placement Office
(202) 720-2436 (voice/TDD)

Meat and Poultry Hotline
1 (800) 535-4555
(toll free voice/TDD)

Department of the Army

Civilian Personnel Office
Arlington, VA 22212
(703) 697-38[illegible] (TDD)

Department of Commerce

14th Street and
Constitution Avenue, N.W.
Washington, DC 20230

Bureau of the Census
Population Division
Statistical Information Staff
Suitland and Silver Hill Roads
Federal Building #3
Room 2375
Suitland, MD 20233
(301) 763-5020 (voice/TDD)

International Trade Administration
Office of Commercial Information Management
Herbert C. Hoover Building
Room 1848
Washington, DC 20230
(202) 377-1689 (TDD)

National Institute of Standards and Technology (NIST)
Office of Information Services
Room E106
Gaithersburg, MD 20899
(301) 975-2812 (TDD)

NIST Personnel Office
Administration Building
Room A123
Gaithersburg, MD 20899
(301) 975-3007 (voice/TDD)

National Weather Service
National Meteorological Center
World Weather Building
Room 307
Washington, DC 20233
(301) 443-8910 (voice/TDD)
(official business—no forecasts)

Office of the Secretary
Office of Civil Rights
Programs, Planning and Systems Division
Herbert C. Hoover Building
Room 6010
Washington, DC 20230
(202) 377-5691 (voice/TDD)

Department of Education

330 C Street, S.W.
Washington, DC 20202

Captioning and Media Services
330 C Street, S.W.
Washington, DC 20202
(202) 205-9172 (voice)
(202) 205-8170 (TDD)

National Institute on Disability and Rehabilitation Research
330 C Street, S.W.
Washington, DC 20202
(202) 205-8198 (TDD)

Office of Civil Rights
330 C Street, S.W.
Washington, DC 20202
(202) 205-8663 (TDD)

Office of Deafness and Communicative Disorders
330 C Street, S.W.
Washington, DC 20202
(202) 205-8848 (TDD)

Rehabilitation Services Administration
330 C Street, S.W.
Washington, DC 20202
(202) 205-8848 (TDD)

Department of Health and Human Services

Handicapped Employment Program
200 Independence Ave., S.W.
Washington, DC 20201
(202) 475-0073 (TDD)

Food and Drug Administration
5600 Fishers Lane
Parklawn Building
Rockville, MD 20857
Personnel
(301) 443-1970 (voice/TDD)

Equal Employment Opportunity Office
(301) 443-1818 (TDD)

Office of the Secretary
Personnel Office
(202) 619-3540 (voice/TDD)

Office for Civil Rights
200 Independence Ave., S.W.
Washington, DC 20201
(202) 863-0101 (TDD)
1 (800) 537-7697
(toll free TDD)

Social Security Administration
6401 Security Boulevard
Baltimore, MD 21235
(301) 965-4404 (TDD)

Department of Housing and Urban Development

451 Seventh Street, S.W.
Washington, DC 20410
(202) 708-1455 (TDD)
1 (800) 927-9275
(toll free TDD)

Department of the Interior

18th and C Streets, N.W.
Washington, DC 20240

Personnel Office
(202) 208-4817 (TDD)

Department of Justice

10th Street and
Constitution Avenue, N.W.
Washington, DC 20530

Immigration and Naturalization
(202) 514-4301 (voice)
(202) 514-0139 (TDD)

Civil Rights Division
(202) 835-2094 (voice)
(202) 653-0213 (TDD)

FBI Tours
(202) 324-1016 (TDD)

FBI Identification Division
(202) 324-2334 (voice/TDD)

Department of Labor

200 Constitution Avenue, N.W.
Washington, DC 20210
1 (800) 326-2577 (toll free, 24-hour TDD)

Office of Civil Rights
(202) 523-7090 (voice/TDD)

Department of the Navy

Civilian Personnel Office
Washington, DC 20376
(202) 697-6182 (TDD)

Department of State

2201 C Street, N.W.
Washington, DC 20520

Personnel Office
(202) 647-7256 (voice/TDD)

Department of Transportation

National Highway Traffic Safety Administration
400 7th Street, S.W.
Washington, DC 20590
(202) 366-2802 (voice/TDD)

Department of the Treasury

Bureau of the Public Debt
13th and C Streets, S.W.
Washington, DC 20590
(202) 287-4097 (TDD)

Internal Revenue Service
1111 Constitution Avenue, N.W.
Washington, DC 20224
(202) 708-9300 (TDD)

Department of Veterans Affairs

810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233-2459 (voice/TDD) or **(202) 233-6278** (Handicapped Services)

Environmental Protection Agency

401 M Street, S.W.
Washington, DC 20460
(202) 260-2090 (voice)
(202) 260-3658 (TDD)

Equal Employment Opportunity Commission

2401 E Street, N.W.
Washington, DC 20507
(202) 663-4494 (TDD)
1 (800) 800-3302 (toll free TDD)

Executive Office of the President

The White House
1600 Pennsylvania Ave., N.W.
Washington, DC 20500
(202) 456-6213 (TDD)

Federal Communications Commission

1919 M Street, N.W.
Washington, DC 20554
(202) 632-7000 (voice)
(202) 632-6999 (TDD)

Federal Deposit Insurance Corporation

1776 F Street, N.W.
Washington, DC 20429
1 (800) 925-4618
(toll free voice/TDD)

Federal Reserve Board

20th and C Streets, N.W.
Washington, DC 20551
(202) 452-3544 (voice/TDD)

General Services Administration

18th & F Streets, N.W.
Washington, DC 20405

Clearinghouse on Computer Accommodation
(202) 501-4906 (voice/TDD)

Council on Accessible Technology (COAT)
(202) 501-2010 (TDD)

Federal Information Relay Service
(202) 708-9300 (TDD)
1 (800) 877-8339
(toll free voice/TDD outside DC)

Interstate Commerce Commission

Constitution Avenue and 12th Street, N.W.
Washington, DC 20011
(202) 275-1721 (TDD)

Library of Congress

1291 Taylor St., N.W.
Washington, DC 20542
(202) 707-6200 (TDD)

Merit Systems Protection Board

1120 Vermont Avenue, N.W.
Washington, DC 20419
(202) 653-8868 (voice)
(202) 653-8896 (TDD)

National Aeronautics and Space Administration

400 Maryland Avenue, S.W.
Washington, DC 20546

Personnel Office
(202) 426-1436 (voice/TDD)

Greenbelt Personnel Office
(301) 286-3729 (voice/TDD)

National Archives and Records Service

8th and Pennsylvania Ave., N.W.
Washington, DC 20408
(202) 501-5404 (voice/TDD)

National Council on Disability

800 Independence Ave., S.W.
Suite 814
Washington, DC 20591
(202) 267-3232 (voice/TDD)

National Endowment for the Arts

1100 Pennsylvania Ave., N.W.
Washington, DC 20506
(202) 682-5496 (voice/TDD)

National Science Foundation

1800 G Street, N.W., Room 212
Washington, DC 20550
(202) 357-7492 (voice/TDD)

Nuclear Regulatory Commission

Washington, DC 20555
(301) 492-4626 (voice/TDD)

Office of Personnel Management

1900 E Street, N.W.
Washington, DC 20415

Equal Employment Opportunity Division
(202) 606-2460 (voice/TDD)

Job Information Center
(202) 606-0551 (TDD)

President's Committee on Employment of People with Disabilities

1331 F St., N.W., Suite 300
Washington, DC 20004
(202) 376-6205 (TDD)

Securities and Exchange Commission

450 Fifth Street, N.W.
Washington, DC 20549
(202) 272-2552 (voice/TDD)

Small Business Administration

409 Third Street, S.W.
Washington, DC 20416
(202) 205-7333 (TDD)

Smithsonian Institution

Special Education Program
Washington, DC 20560
(202) 786-2414 (TDD)
(202) 357-1729 (voice/TDD)
Visitor Information Line

Tennessee Valley Authority

400 West Summit Hill Drive
Knoxville, TN 37902
(615) 751-8500 (TDD)

United States House of Representatives

Washington, DC 20215
(202) 225-1904 (TDD)

United States Information Agency

301 4th Street, S.W.
Washington, DC 20547
(202) 619-5157 (voice/TDD)

United States Postal Service

475 L'Enfant Plaza West, S.W.
Washington, DC 20260
(202) 268-2310 (voice/TDD)

United States Senate

Washington, DC 20510
(202) 224-4049, 4075 (TDD)

TDD Operator Services

Hearing or speech impaired individuals who use a Telecommunications Device for the Deaf (TDD or TTY) can get assistance with calls made to and from a telecommunications device by calling:

TDD/TTY Operator Services
1 (800) 855-1155 (toll free) or
(202) 708-9300 (D.C. Metro Area)

If you need assistance and you have TDD equipment, the TDD Operator can help you make any of the following:

- credit card calls (with valid telephone calling card);
- collect calls (paid for by the person you are calling);
- person-to-person calls (to a specific person);
- third party calls (calls billed to a number other than the one you are calling to or from);
- calls from a hotel or motel; and
- calls from a pay phone (only credit card, collect or third party calls).

Federal Information Relay Service

- If you use a TDD and need to reach a Federal agency or program that does not have a TDD,
- If you are a Federal employee who uses a TDD and your job requires you to contact an office that does not have a TDD, or
- If you do not have a TDD, but need to get in touch with a Federal employee who uses a TDD,

Call the Federal Information Relay Service (FIRS) on **1 (800) 877-8339** (toll free) or **(202) 708-9300** (D.C. Metropolitan Area)

Books for Blind and Physically Handicapped Persons

The Library of Congress has a free reading program for blind and physically handicapped individuals. Books, magazines and other publications are available in Braille and/or audio recordings to persons who cannot hold a book or see to read regular print.

Special playback equipment is available on loan from the Library of Congress. Cassettes and records can be ordered from about 158 cooperating libraries. Anyone who is medically certified as unable to hold a book, or who is unable to read ordinary print because of a visual handicap, may borrow and return these materials, postage-free. For more information, send name and address to:

National Library Service for the
Blind and Physically Handicapped
The Library of Congress
Washington, DC 20542

Recording for the Blind (RFB) is a national, non-profit organization providing recorded textbooks, library services and other educational resources to people who cannot read standard print because of a visual, physical or perceptual disability.

RFB's educational library has more than 78,000 titles. Reference assistance is available, along with individually tailored subject bibliographies. RFB also provides an "on-demand" recording service through which new recordings are produced from books sent to RFB by the people they serve.

Anyone with a documented print disability (blindness, low vision, learning disabilities or other physical impairment that affects reading) is eligible for RFB services.

An application for service form must be completed. RFB does charge a one-time registration fee of $25. For more information or to request an application, call or write:

Recording for the Blind
20 Roszel Road
Princeton, NJ 08540
(609) 452-0606
1 (800) 221-4792 (toll free)

Index

This alphabetical index will help you find the right organization to contact about your complaint. First, look for the specific topic, for example, Cars. Under this topic heading, there will be one or more contacts followed by the *Handbook* page number(s), where you will find an address and/or telephone number for each contact. Sometimes you will be directed to **See** another entry for a list of contacts. **See also** references direct you to other topics that might be related to your problem and help you locate the right contact. This index also lists all sections in the *Handbook*.

Abuse. **See** Alcohol; Child abuse and neglect; Drugs

Accountants
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